


SMS HDFCFMF to 56767

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



Build your family a bright  
future with wise investments.

■ Open-ended Income Schemes

■ Open-ended Liquid Income Schemes

■ Interval Income Schemes

### Sponsors :

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

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

### Asset Management Company :

HDFC Asset Management Company Limited  
A Joint Venture with Standard Life Investments  
Registered Office :  
HDFC House, 2nd Floor, H.T. Parekh Marg,  
165-166, Backbay Reclamation, Churchgate,  
Mumbai - 400 020.  
CIN No: U65991MH1999PLC123027

### Trustee :

HDFC Trustee Company Limited  
Registered Office :  
HDFC House, 2nd Floor,  
H.T. Parekh Marg,  
165-166, Backbay Reclamation,  
Churchgate, Mumbai - 400 020.  
CIN No: U65991MH1999PLC123026

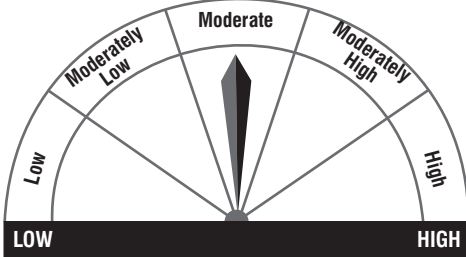
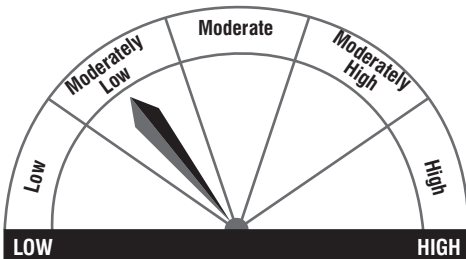
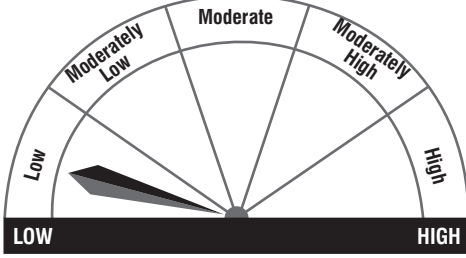
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme / Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations,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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. The date of this Key Information Memorandum is April 30, 2016.

Product Labeling 

**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*	RISKOMETER
<b>HDFC Income Fund</b> Open-ended Income Scheme	<ul style="list-style-type: none"> <li>regular income over medium to long term.</li> <li>to optimise returns while maintaining a balance of safety, yield and liquidity by investment in debt and money market instruments.</li> </ul>	 <p>Investors understand that their principal will be at moderate risk</p>
<b>HDFC High Interest Fund - Dynamic Plan</b> Open-ended Income Scheme	<ul style="list-style-type: none"> <li>stable returns over medium to long term.</li> <li>to maximize income while maintaining the optimum balance of yield, safety and liquidity by investing in a range of debt and money market instruments of various maturity dates.</li> </ul>	
<b>HDFC High Interest Fund - Short Term Plan</b> Open-ended Income Scheme	<ul style="list-style-type: none"> <li>stable returns over short to medium term.</li> <li>to maximize income while maintaining the optimum balance of yield, safety and liquidity by investing in a range of debt and money market instruments of various maturity dates.</li> </ul>	
<b>HDFC Short Term Plan</b> Open-ended Income Scheme	<ul style="list-style-type: none"> <li>regular income over short to medium term.</li> <li>investment in debt and money market instruments with a short to medium term maturity (average maturity profile of 1-3 years).</li> </ul>	
<b>HDFC Floating Rate Income Fund - Long Term Plan</b> Open-ended Income Scheme	<ul style="list-style-type: none"> <li>regular income over short to medium term.</li> <li>investment in floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns, and fixed rate debt and money market instruments of longer term maturities.</li> </ul>	
<b>HDFC Gilt Fund - Long Term Plan</b> Open-ended Income Scheme	<ul style="list-style-type: none"> <li>credit risk free returns over medium to long term.</li> <li>investment in sovereign securities issued by Central/ State Government with medium to long term maturities.</li> </ul>	
<b>HDFC Corporate Debt Opportunities Fund</b> An open ended income scheme	<ul style="list-style-type: none"> <li>regular income over medium to long term</li> <li>to generate regular income and capital appreciation by investing predominantly in corporate debt.</li> </ul>	
<b>HDFC Gilt Fund - Short Term Plan</b> Open-ended Income Scheme	<ul style="list-style-type: none"> <li>credit risk free returns over short to medium term.</li> <li>investment in sovereign securities issued by Central/ State Government with short to medium term maturities.</li> </ul>	 <p>Investors understand that their principal will be at moderately low risk</p>
<b>HDFC Short Term Opportunities Fund</b> Open-ended Income Scheme	<ul style="list-style-type: none"> <li>regular income over short to medium term.</li> <li>investment in debt and money market instruments and government securities with maturities not exceeding 36 months.</li> </ul>	
<b>HDFC Medium Term Opportunities Fund</b> Open-ended Income Scheme	<ul style="list-style-type: none"> <li>regular income over medium to long term.</li> <li>investment in debt, money market instruments and government securities with maturities not exceeding 60 months.</li> </ul>	
<b>HDFC Floating Rate Income Fund - Short Term Plan</b> Open-ended Income Scheme	<ul style="list-style-type: none"> <li>regular income over short term.</li> <li>investment in floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns, and fixed rate debt and money market instruments of short term maturities with higher liquidity.</li> </ul>	
<b>HDFC Cash Management Fund - Treasury Advantage Plan</b> Open-ended Income Scheme	<ul style="list-style-type: none"> <li>regular income over short term.</li> <li>investment in debt and money market instruments.</li> </ul>	
<b>HDFC Annual Interval Fund</b> An Interval Income Scheme	<ul style="list-style-type: none"> <li>regular income over medium term.</li> <li>investment in debt and money market instruments and government securities.</li> </ul>	
<b>HDFC Banking and PSU Debt Fund</b> An open ended income scheme	<ul style="list-style-type: none"> <li>regular income over medium to long term</li> <li>investments in debt and money market instruments consisting predominantly of securities issued by Scheduled Commercial Banks and Public Sector undertakings.</li> </ul>	
<b>HDFC Cash Management Fund - Savings Plan</b> Open-ended High Liquidity Income Scheme	<ul style="list-style-type: none"> <li>optimal returns over short term.</li> <li>investment in debt and money market instruments with maturity of upto 91 days only.</li> </ul>	 <p>Investors understand that their principal will be at low risk</p>
<b>HDFC Cash Management Fund - Call Plan</b> Open-ended High Liquidity Income Scheme	<ul style="list-style-type: none"> <li>optimal returns over short term that may be in line with the overnight call rates.</li> <li>investment typically in Collateralised Borrowing &amp; Lending Obligations (CBLO), overnight reverse repos in Government securities and fixed income instruments with overnight maturity/liquidity.</li> </ul>	
<b>HDFC Liquid Fund</b> Open-ended Liquid Income Scheme	<ul style="list-style-type: none"> <li>income over short term.</li> <li>investment in debt and money market instruments.</li> </ul>	

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

## TABLE OF CONTENTS

	Page No.
HDFC Income Fund (HIF) .....	1
HDFC High Interest Fund (HHIF) .....	2
HDFC Short Term Plan (HSTP) .....	3
HDFC Short Term Opportunities Fund (HSTOF) .....	4
HDFC Medium Term Opportunities Fund (HMTOF) .....	5
HDFC Gilt Fund (HGILT) .....	6
HDFC Floating Rate Income Fund (HFRIF) .....	8
HDFC Liquid Fund (HLF) .....	9
HDFC Cash Management Fund (HCMF) .....	10
HDFC Annual Interval Fund - Series I (HAIF) .....	13
HDFC Corporate Debt Opportunities Fund (HCDOF) .....	15
HDFC Banking & PSU Debt Fund (HCDOF) .....	16
Information Common to Schemes .....	18
Application Form .....	36
Instructions to Application Form .....	40
FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self Certification Form For Non-individuals .....	46
Third Party Payment Declaration Form .....	52
Systematic Investment Plan (SIP)/ Micro Systematic Investment Plan (Micro SIP) Enrolment Form [(for NACH/ ECS (Debit Clearing) / Direct Debit Facility / Standing Instruction)] .....	56
Systematic Transfer Plan (STP) Form .....	62
Flex Systematic Transfer Plan (Flex STP) Form .....	64
Swing Systematic Transfer Plan (Swing STP) Form .....	66
Systematic Withdrawal Advantage Plan Form (SWAP Form) .....	70
Dividend Transfer Plan (DTP) Form .....	72
HDFC Cash Management Fund – Treasury Advantage Plan (Application cum Flex STP) Form .....	74
Official Points of Acceptance .....	78

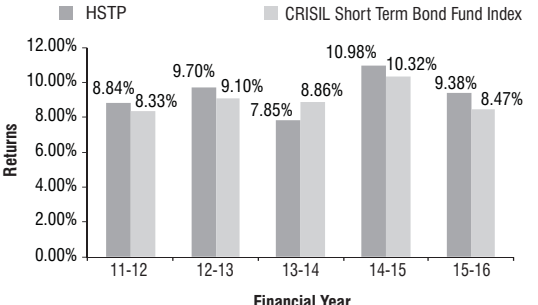
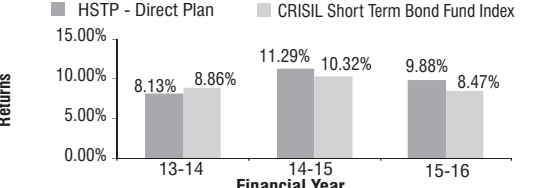
NAME OF SCHEME	HDFC Income Fund (HIF)																									
Type of Scheme	An Open-ended Income Scheme																									
Investment Objective	To optimise returns while maintaining a balance of safety, yield and liquidity.																									
Asset Allocation Pattern of the Scheme	<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>																								
	Debt instruments (including securitised debt)	80 - 100																								
	Money Market instruments (including cash / CBL0 / Reverse Repo)	0 - 20																								
	The Scheme may seek investment opportunity in Foreign Debt Securities (max. 50% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme will not invest in Foreign Securitised Debt. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 20% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.																									
Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy	For comparison of Existing Schemes, Investment Strategy and Risk Mitigation Strategy, please refer to point 1 on pages 18 to 22 for details. <b>Please refer to point 10 on Page 28 for prudential limits on portfolio concentration.</b>																									
Risk Profile of the Scheme	Please refer to point 2 on pages 25 to 26 for details.																									
Plans/ Options	<b>Plans</b>	<b>Options under each Plan</b>																								
	<ul style="list-style-type: none"> <li>Regular Plan</li> <li>Direct Plan</li> </ul> (Portfolio will be common for the above Plans) <b>Please refer to point no 11 on page 28 for further details.</b>	<ul style="list-style-type: none"> <li>Growth Option</li> <li>Normal Dividend Option and Quarterly Dividend Option (Payout and Reinvestment)</li> </ul> Quarterly Dividend Payout in case Normal Dividend Option or Quarterly Dividend Option is not indicated.																								
Applicable NAV	Please refer to point 3 on pages 26 to 27 for details.																									
Minimum Application Amount / Number of Units (Under each Option)	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>																							
	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or 50 units																							
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund.																									
Benchmark Index	CRISIL Composite Bond Fund Index																									
Dividend Policy	Please refer to point 4 on page 27 for details.																									
Name of the Fund Manager and tenure of managing the scheme	Mr. Shobhit Mehrotra (Tenure: 8 years & 7 months) Mr. Rakesh Vyas (Dedicated Fund Manager for Overseas Investments) (Tenure: 3 years & 10 months)																									
Name of the Trustee Company	HDFC Trustee Company Limited																									
Performance of the Scheme (as at September 30, 2015)	<b>HIF - Growth Option</b>		<b>Absolute Returns for each Financial Year for last 5 years ^</b> <table border="1"> <caption>Absolute Returns for each Financial Year for last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>HIF</th> <th>CRISIL Composite Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>11-12</td> <td>6.78%</td> <td>7.69%</td> </tr> <tr> <td>12-13</td> <td>10.98%</td> <td>9.30%</td> </tr> <tr> <td>13-14</td> <td>1.99%</td> <td>4.39%</td> </tr> <tr> <td>14-15</td> <td>16.47%</td> <td>14.59%</td> </tr> <tr> <td>15-16</td> <td>5.49%</td> <td>8.24%</td> </tr> </tbody> </table>	Financial Year	HIF	CRISIL Composite Bond Fund Index	11-12	6.78%	7.69%	12-13	10.98%	9.30%	13-14	1.99%	4.39%	14-15	16.47%	14.59%	15-16	5.49%	8.24%					
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Expenses of the Scheme (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP)	<b>Continuous Offer Period</b> <b>Entry Load: Not Applicable</b> Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. <b>Exit Load:</b> <ul style="list-style-type: none"> <li>In respect of each purchase / switch-in of units, an Exit Load of 0.50% is payable if Units are redeemed / switched out within 6 months from the date of allotment.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 6 months from the date of allotment.</li> </ul> <b>Also refer to point 5 on page 27 for further details on load structure.</b> The Trustee/ AMC reserves the right to change / modify the load structure from a prospective date.																									
(ii) Recurring Expenses (% p.a. of daily Net Assets)	Actual expenses (inclusive of Service tax on Management fees and additional TER) for the previous financial year ended March 31, 2016 (Unaudited) : <ul style="list-style-type: none"> <li>Regular Plan : 1.89% p.a.</li> <li>Direct Plan : 0.83% p.a.</li> </ul> At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 5% of TER) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a. <b>Please refer point no 6 on page 27 for additional details on recurring expenses.</b>																									
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 7 on page 27 for details.																									
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.																									
Daily Net Asset Value (NAV) Publication	The AMC will calculate NAV on daily basis and disclose the NAV, Sale and Repurchase price at the close of every Business Day and send for publication to atleast 2 daily newspapers. NAV can also be viewed on the website of the Mutual Fund ( <a href="http://www.hdfcfund.com">www.hdfcfund.com</a> ) and on the website of Association of Mutual Funds in India - AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ). Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same.																									
For Investor Grievances, Please contact	Please refer to point 8 on page 27 for details.																									
Unit holder's Information	Please refer to point 9 on page 27 for details.																									

NAME OF SCHEME	HDFC Income Fund (HIF) (Contd.)
Portfolio Details (as on March 31, 2016)	For Scheme's portfolio holdings viz. Top 10 holdings by issuer and fund allocation towards various sectors refer to point 12 on page 29 for details.

NAME OF SCHEME	HDFC High Interest Fund - Dynamic Plan (HHIF-DYP) and HDFC High Interest Fund - Short Term Plan (HHIF - STP)																																												
Type of Scheme	An Open-ended Income Scheme																																												
Investment Objective	<p><b>HHIF - DYP</b> : To generate income by investing in a range of debt and money market instruments of various maturity dates with a view to maximise income while maintaining the optimum balance of yield, safety and liquidity.</p> <p><b>HHIF - STP</b>: To generate income by investing in a range of debt and money market instruments of various maturity dates with a view to maximising income while maintaining the optimum balance of yield, safety and liquidity. The objective is to cater to the needs of investors with shorter term investment horizons and to provide stable returns over shorter periods.</p>																																												
Asset Allocation Pattern of the Scheme	<p><b>HHIF - DYP</b></p> <table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Debt and Money market instruments*</td> <td>100</td> </tr> </tbody> </table> <p>*Investment in Securitised debt, if undertaken, would not exceed 30% of the net assets of the Scheme.</p> <p><b>HHIF - STP</b></p> <table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Debt, money market and related instruments with a maturity more than two years*</td> <td>Upto 50</td> </tr> <tr> <td>Debt, money market and related instruments with a maturity less than two years*</td> <td>Upto 100</td> </tr> </tbody> </table> <p>*Investment in Securitised debt, if undertaken, would not exceed 25% of the net assets of the Scheme.</p> <p>The Scheme may seek investment opportunity in overseas markets in Foreign Debt Securities and Mutual Funds (max. 20% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 25% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.</p>			Types of Instruments	Normal Allocation (% of Net Assets)	Debt and Money market instruments*	100	Types of Instruments	Normal Allocation (% of Net Assets)	Debt, money market and related instruments with a maturity more than two years*	Upto 50	Debt, money market and related instruments with a maturity less than two years*	Upto 100																																
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Risk Profile of the Scheme	Please refer to point 2 on pages 25 to 26 for details.																																												
Plans/ Options	<p><b>Plans</b> : • HDFC High Interest Fund - Dynamic Plan • Regular Plan • Direct Plan</p> <p><b>Options under each Plan</b> : • Growth Option • Dividend Option - Normal (Payout and Reinvestment) - Quarterly (Payout and Reinvestment) - Half Yearly (Payout and Reinvestment) - Yearly (Payout and Reinvestment)</p> <p>Quarterly Dividend Payout in case Normal Dividend Option Quarterly Dividend Option, Half Yearly Dividend Option or Yearly Dividend Option is not indicated. <b>Please refer to point no 11 on page 28 for further details.</b></p>	<p><b>Plans</b> : • HDFC High Interest Fund - Short Term Plan • Regular Plan • Direct Plan</p> <p><b>Options under each Plan</b> : • Growth Option • Dividend Option - Normal Dividend Option (Payout and Reinvestment) - Fortnightly* Dividend Option (Payout and Reinvestment) Fortnightly Dividend Payout Option in case of Fortnightly or Normal Dividend Option is not indicated. * 10th &amp; 25th of every month (or immediately succeeding Business Day, if that day is not a Business Day)</p>																																											
Applicable NAV	Please refer to point 3 on pages 26 to 27 for details.																																												
Minimum Application Amount / Number of Units (Under each Plan / Option)	<b>Purchase</b> Rs. 5,000 and any amount thereafter.	<b>Additional Purchase</b> Rs. 1,000 and any amount thereafter.	<b>Repurchase</b> Rs. 500 or 50 units																																										
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund.																																												
Benchmark Index	<b>HHIF - DYP</b> : CRISIL Composite Bond Fund Index <b>HHIF - STP</b> : CRISIL Short Term Bond Fund Index																																												
Dividend Policy	Please refer to point 4 on page 27 for details.																																												
Name of the Fund Manager and tenure of managing the scheme	Mr. Anil Bamboli (HHIF - DYP) (Tenure: 12 years & 1 month) & Shobhit Mehrotra (HHIF - STP) (Tenure: 8 years & 7 months) Mr. Rakesh Vyas (Dedicated Fund Manager for Overseas Investments) (HHIF - DYP & HHIF - STP) (Tenure: 3 years & 10 months)																																												
Name of the Trustee Company	HDFC Trustee Company Limited																																												
Performance of the Scheme (as at September 30, 2015)	<p><b>HHIF - DYP - Growth Option</b></p> <table border="1"> <thead> <tr> <th>Period</th> <th>Returns (%) ^</th> <th>Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td>5.75</td> <td>8.24</td> </tr> <tr> <td>Last 3 Years (1099 days)</td> <td>9.11</td> <td>8.96</td> </tr> <tr> <td>Last 5 Years (1827 days)</td> <td>9.00</td> <td>8.77</td> </tr> <tr> <td>Since Inception* (6912 days)</td> <td>8.98</td> <td>N.A.</td> </tr> </tbody> </table> <p>^ Past performance may or may not be sustained in the future Returns greater than one year are compounded annualized (CAGR). * Inception Date: April 28, '97 # CRISIL Composite Bond Fund Index N.A. Not Available Since inception returns are calculated on Rs. 10 (allotment price)</p> <p><b>HHIF - DYP - Direct Plan - Growth Option</b></p> <table border="1"> <thead> <tr> <th>Period</th> <th>Returns (%) ^</th> <th>Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td>6.71</td> <td>8.24</td> </tr> <tr> <td>Last 3 Years (1099 days)</td> <td>10.06</td> <td>8.96</td> </tr> <tr> <td>Since Inception* (1185 days)</td> <td>9.99</td> <td>8.88</td> </tr> </tbody> </table> <p>^ Past performance may or may not be sustained in the future Returns greater than one year are compounded annualized (CAGR). * Inception Date: January 1, '13 # CRISIL Composite Bond Fund Index Since inception returns are calculated on Rs. 38.4715 (allotment price)</p> <p><b>HHIF - STP - Growth Option</b></p> <table border="1"> <thead> <tr> <th>Period</th> <th>Returns (%) ^</th> <th>Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td>7.42</td> <td>8.47</td> </tr> <tr> <td>Last 3 Years (1099 days)</td> <td>8.62</td> <td>9.18</td> </tr> <tr> <td>Last 5 Years (1827 days)</td> <td>8.90</td> <td>8.98</td> </tr> <tr> <td>Since Inception* (5167 days)</td> <td>7.98</td> <td>N.A.</td> </tr> </tbody> </table> <p>^ Past performance may or may not be sustained in the future Returns greater than one year are compounded annualized (CAGR). * Inception Date : February 6, '02 # CRISIL Short Term Bond Fund Index N.A. Not Available Since inception returns are calculated on Rs. 10 (allotment price)</p>			Period	Returns (%) ^	Benchmark Returns (%)#	Last 1 Year (366 days)	5.75	8.24	Last 3 Years (1099 days)	9.11	8.96	Last 5 Years (1827 days)	9.00	8.77	Since Inception* (6912 days)	8.98	N.A.	Period	Returns (%) ^	Benchmark Returns (%)#	Last 1 Year (366 days)	6.71	8.24	Last 3 Years (1099 days)	10.06	8.96	Since Inception* (1185 days)	9.99	8.88	Period	Returns (%) ^	Benchmark Returns (%)#	Last 1 Year (366 days)	7.42	8.47	Last 3 Years (1099 days)	8.62	9.18	Last 5 Years (1827 days)	8.90	8.98	Since Inception* (5167 days)	7.98	N.A.
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NAME OF SCHEME	HDFC High Interest Fund - Dynamic Plan (HHIF-DYP) and HDFC High Interest Fund - Short Term Plan (HHIF - STP) (Contd.)														
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<b>Expenses of the Scheme (i) Load Structure (For Lumpsum Purchases &amp; Investments through SIP / STP)</b>	<b>Continuous Offer Period</b> <b>Entry Load: Not Applicable</b> Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. <b>Exit Load :</b> <b>HHIF - DYP</b> <ul style="list-style-type: none"> <li>In respect of <b>each</b> purchase / switch-in of Units, an Exit Load of 0.50% is payable if Units are redeemed / switched-out within 6 months from the date of allotment.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 6 months from the date of allotment.</li> </ul> <b>HHIF - STP :</b> <ul style="list-style-type: none"> <li>In respect of <b>each</b> purchase / switch-in of units, an Exit Load of 0.25% is payable if units are redeemed / switched-out within 1 month from the date of allotment.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 1 months from the date of allotment.</li> </ul> <b>Also refer to point 5 on page 27 for further details on load structure.</b> The Trustee/ AMC reserves the right to change / modify the load structure from a prospective date.														
<b>(ii) Recurring Expenses (% p.a. of daily Net Assets)</b>	Actual expenses (inclusive of Service tax on Management fees and additional TER) for the previous financial year ended March 31, 2016 (Unaudited) : <ul style="list-style-type: none"> <li>DYP - Regular Plan : 1.60% p.a.</li> <li>DYP - Direct Plan : 0.70% p.a.</li> <li>STP - Regular Plan : 1.05% p.a.</li> <li>STP - Direct Plan : 0.49% p.a.</li> </ul> At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 5% of TER) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a. <b>Please refer point no 6 on page 27 for additional details on recurring expenses.</b>														
<b>Waiver of Load for Direct Applications</b>	Not Applicable. Please refer to point 7 on page 27 for details.														
<b>Tax treatment for the Investors (Unit holders)</b>	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.														
<b>Daily Net Asset Value (NAV) Publication</b>	The AMC will calculate NAV on daily basis and disclose the NAV, Sale and Repurchase price at the close of every Business Day and send for publication to atleast 2 daily newspapers. NAV can also be viewed on the website of the Mutual Fund ( <a href="http://www.hdfcfund.com">www.hdfcfund.com</a> ) and on the website of Association of Mutual Funds in India - AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ). Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same.														
<b>For Investor Grievances, Please contact</b>	Please refer to point 8 on page 27 for details.														
<b>Unit holder's Information</b>	Please refer to point 9 on page 27 for details.														
<b>Portfolio Details (as on March 31, 2016)</b>	For Scheme's portfolio holdings viz. Top 10 holdings by issuer and fund allocation towards various sectors refer to point 12 on page 29 for details.														

NAME OF SCHEME	HDFC Short Term Plan (HSTP)		
<b>Type of Scheme</b>	An Open-ended Income Scheme		
<b>Investment Objective</b>	To generate regular income through investment in Debt Securities and Money Market Instruments.		
<b>Asset Allocation Pattern of the Scheme</b>	<b>Types of Instruments</b> Debt Securities with less than 3 years residual maturity & Money Market Instruments Debt Securities with less than 5 years residual maturity It is the intention of the Scheme that the investments in securitised debts will not, normally, exceed 60% of the Net Assets of the Scheme. Average maturity shall be from 1 to 3 years. The Scheme may seek investment opportunity in Foreign Debt Securities (max. 50% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme will not invest in Foreign Securitised Debt. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 50% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.	<b>Normal Allocation (% of Net Assets)</b> 80 - 100 0 - 20	
<b>Comparison of Existing Schemes, Investment Strategy &amp; Risk Mitigation Strategy</b>	For comparison of Existing Schemes, Investment Strategy and Risk Mitigation Strategy, please refer to point 1 on pages 18 to 22 for details. <b>Please refer to point 10 on Page 27 for prudential limits on portfolio concentration.</b>		
<b>Risk Profile of the Scheme</b>	Please refer to point 2 on pages 25 to 26 for details.		
<b>Plans/ Options</b>	<b>Plans</b> <ul style="list-style-type: none"> <li>Regular Plan</li> <li>Direct Plan</li> </ul> (Portfolio will be common for the above Plans) <b>Please refer to point no 11 on page 28 for further details.</b>	<b>Options under each Plan</b> <ul style="list-style-type: none"> <li>Growth Option</li> <li>Dividend Option               <ul style="list-style-type: none"> <li>Normal Dividend Option (Payout and Reinvestment)</li> <li>Monthly* Dividend Option (Payout and Reinvestment)</li> </ul> </li> </ul> Monthly Dividend Payout Option in case Monthly Dividend Option or Normal Dividend Option is not indicated. * 25th of every month (or immediately succeeding Business Day, if that day is not a Business Day)	
<b>Applicable NAV</b>	Please refer to point 3 on pages 26 to 27 for details.		
<b>Minimum Application Amount / Number of Units (Under each Option)</b>	<b>Purchase</b> Rs. 5,000 and any amount thereafter.	<b>Additional Purchase</b> Rs. 1,000 and any amount thereafter.	<b>Repurchase</b> Rs. 500 or 50 units
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 Business Days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund.		
<b>Benchmark Index</b>	CRISIL Short Term Bond Fund Index		
<b>Dividend Policy</b>	Please refer to point 4 on page 27 for details.		
<b>Name of the Fund Manager and tenure of managing the scheme</b>	Mr. Anil Bamboli (Tenure: 12 years & 2 months) Mr. Rakesh Vyas (Dedicated Fund Manager for Overseas Investments) (Tenure: 3 years & 10 months)		
<b>Name of the Trustee Company</b>	HDFC Trustee Company Limited		

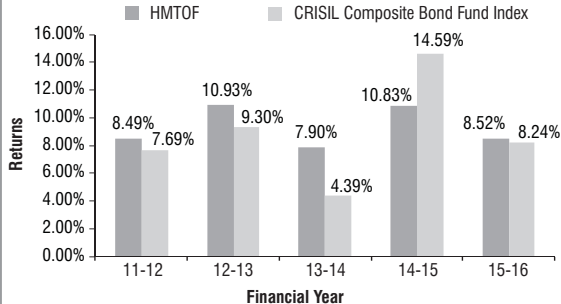
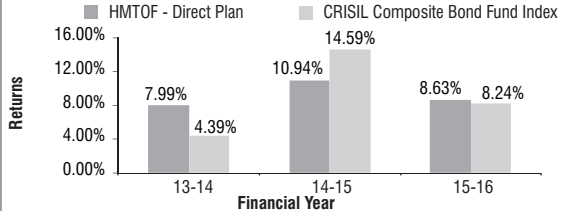
NAME OF SCHEME	HDFC Short Term Plan (HSTP) (Contd.)															
Performance of the Scheme (as at September 30, 2015)	<b>HSTP - Growth Option</b>		<b>Absolute Returns for each Financial Year for last 5 years ^</b> 													
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Period	Returns (%) ^	Benchmark Returns (%)#														
Last 1 Year (366 days)	9.38	8.47														
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Since Inception* (5145 days)	8.00	N.A.														
Expenses of the Scheme (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP)	<b>HSTP - Direct Plan - STP - Growth Option</b>		<b>Absolute Returns for each Financial Year for last 3 years ^</b> 													
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Period	Returns (%) ^	Benchmark Returns (%)#														
Last 1 Year (366 days)	9.88	8.47														
Last 3 Years (1099 days)	9.72	9.18														
Since Inception* (1185 days)	9.63	9.12														
(ii) Recurring Expenses (% p.a. of daily Net Assets)	<b>Continuous Offer Period</b> <b>Entry Load: Not Applicable</b> Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. <b>Exit Load :</b> <ul style="list-style-type: none"> <li>In respect of each purchase / switch-in of Units, an Exit Load of 0.75% is payable if Units are redeemed / switched-out within 12 months from the date of allotment.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 12 months from the date of allotment.</li> </ul> <b>Also refer to point 5 on page 27 for further details on load structure.</b> The Trustee/ AMC reserves the right to change/ modify the load structure from a prospective date.															
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 7 on page 27 for details.															
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on "Taxation on investing in Mutual Funds" in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.															
Daily Net Asset Value (NAV) Publication	The AMC will calculate NAV on daily basis and disclose the NAV, Sale and Repurchase price at the close of every Business Day and send for publication to at least 2 daily newspapers. NAV can also be viewed on the website of the Mutual Fund ( <a href="http://www.hdfcfund.com">www.hdfcfund.com</a> ) and on the website of Association of Mutual Funds in India-AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ). Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same.															
For Investor Grievances, Please contact	Please refer to point 8 on page 27 for details.															
Unit holder's Information	Please refer to point 9 on page 27 for details.															
Portfolio Details (as on March 31, 2016)	For Scheme's portfolio holdings viz. Top 10 holdings by issuer and fund allocation towards various sectors refer to point 12 on page 30 for details.															

NAME OF SCHEME	HDFC Short Term Opportunities Fund (HSTOF)								
Type of Scheme	An Open-Ended Income Scheme								
Investment Objective	To generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 36 months.								
Asset Allocation Pattern of the Scheme	<b>Types of Instruments</b> Debt and Money Market Instruments (including securitised debt #) Government Securities # Investments in securitised debt, if undertaken, shall not normally exceed 75% of the net assets of the Scheme. The Scheme may seek investment opportunity in Foreign Debt Securities (max. 75% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. However, investments in units/ securities issued by overseas mutual fund shall not exceed 35% of the net assets. The Scheme may use debt derivatives mainly for the purpose of hedging and portfolio balancing (max. 20% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.	<b>Normal Allocation (% of Net Assets)</b> 60 - 100 0 - 40							
Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy	For comparison of Existing Schemes, Investment Strategy and Risk Mitigation Strategy, please refer to point 1 on pages 18 to 22 for details. <b>Please refer to point 10 on Page 28 for prudential limits on portfolio concentration.</b>								
Risk Profile of the Scheme	Please refer to point 2 on pages 25 to 26 for details.								
Plans/ Options	<b>Plans</b> <ul style="list-style-type: none"> <li>Regular Plan</li> <li>Direct Plan</li> </ul> (Portfolio will be common for the above Plans) <b>Please refer to point no 11 on page 28 for further details.</b> *10th and 25th of every month (or immediately succeeding Business Day, if that day is not a Business Day)	<b>Options under each Plan</b> <ul style="list-style-type: none"> <li>Growth Option</li> <li>Normal Dividend Option (Payout and Reinvestment)</li> <li>Fortnightly Dividend Option* (Payout and Reinvestment)</li> </ul> Fortnightly Dividend Payout in case Normal Dividend Option or Fortnightly Dividend Option is not indicated.							
Applicable NAV	Please refer to point 3 on pages 26 to 27 for details.								
Minimum Application Amount / Number of Units (Under each Option)	<table border="1"> <thead> <tr> <th>Purchase</th> <th>Additional Purchase</th> <th>Repurchase</th> </tr> </thead> <tbody> <tr> <td>Rs. 5,000 and any amount thereafter.</td> <td>Rs. 1,000 and any amount thereafter.</td> <td>Rs. 500 or 50 units</td> </tr> </tbody> </table>	Purchase	Additional Purchase	Repurchase	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or 50 units		
Purchase	Additional Purchase	Repurchase							
Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or 50 units							
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund.								
Benchmark Index	CRISIL Short-Term Bond Fund Index								
Dividend Policy	Please refer to point 4 on page 27 for details.								

NAME OF SCHEME	HDFC Short Term Opportunities Fund (HSTOF) (Contd.)																
Name of the Fund Manager and tenure of managing the scheme	Mr. Anil Bamboli (Tenure: 5 years & 9 months) Mr. Rakesh Vyas (Dedicated Fund Manager for Overseas Investments) (Tenure: 3 years & 10 months)																
Name of the Trustee Company	HDFC Trustee Company Limited																
Performance of the Scheme (as at September 30, 2015)	<b>HSTOF - Growth Option</b> <table border="1"> <thead> <tr> <th>Period</th> <th>Returns (%) ^</th> <th>Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td>8.43</td> <td>8.47</td> </tr> <tr> <td>Last 3 Years (1099 days)</td> <td>9.12</td> <td>9.18</td> </tr> <tr> <td>Last 5 Years (1827 days)</td> <td>9.36</td> <td>8.98</td> </tr> <tr> <td>Since Inception* (2106 days)</td> <td>9.09</td> <td>8.45</td> </tr> </tbody> </table> <p>^ Past performance may or may not be sustained in the future Returns greater than one year are compounded annualized (CAGR). * Inception Date: June 25, '10 # CRISIL Short Term Bond Fund Index Since inception returns are calculated on Rs. 10 (allotment price)</p>	Period	Returns (%) ^	Benchmark Returns (%)#	Last 1 Year (366 days)	8.43	8.47	Last 3 Years (1099 days)	9.12	9.18	Last 5 Years (1827 days)	9.36	8.98	Since Inception* (2106 days)	9.09	8.45	<b>Absolute Returns for each Financial Year for last 5 years ^</b> 
	Period	Returns (%) ^	Benchmark Returns (%)#														
Last 1 Year (366 days)	8.43	8.47															
Last 3 Years (1099 days)	9.12	9.18															
Last 5 Years (1827 days)	9.36	8.98															
Since Inception* (2106 days)	9.09	8.45															
<b>HSTOF - Direct Plan - Growth Option</b> <table border="1"> <thead> <tr> <th>Period</th> <th>Returns (%) ^</th> <th>Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td>8.62</td> <td>8.47</td> </tr> <tr> <td>Last 3 Years (1099 days)</td> <td>9.28</td> <td>9.18</td> </tr> <tr> <td>Since Inception* (1185 days)</td> <td>9.27</td> <td>9.12</td> </tr> </tbody> </table> <p>^ Past performance may or may not be sustained in the future Returns greater than one year are compounded annualized (CAGR). * Inception Date: January 1, '13 # CRISIL Short Term Bond Fund Index Since inception returns are calculated on Rs. 12.4477 (allotment price)</p>	Period	Returns (%) ^	Benchmark Returns (%)#	Last 1 Year (366 days)	8.62	8.47	Last 3 Years (1099 days)	9.28	9.18	Since Inception* (1185 days)	9.27	9.12	<b>Absolute Returns for each Financial Year for last 3 years ^</b> 				
Period	Returns (%) ^	Benchmark Returns (%)#															
Last 1 Year (366 days)	8.62	8.47															
Last 3 Years (1099 days)	9.28	9.18															
Since Inception* (1185 days)	9.27	9.12															
Expenses of the Scheme (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP)	<b>Continuous Offer Period</b> <b>Entry Load: Not Applicable</b> Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. <b>Exit Load:</b> <ul style="list-style-type: none"> <li>In respect of each purchase / switch - in of units, an exit load of 0.25% is payable if units are redeemed / switched out within 1 month from the date of allotment.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment.</li> </ul> <b>Also refer to point 5 on page 27 for further details on load structure.</b> The Trustee/ AMC reserves the right to change / modify the load structure from a prospective date.																
(ii) Recurring Expenses (% p.a. of daily Net Assets)	Actual expenses (inclusive of Service tax on Management fees and additional TER) for the previous financial year ended March 31, 2016 (Unaudited): <ul style="list-style-type: none"> <li>Regular Plan : 0.33% p.a.</li> <li>Direct Plan : 0.15% p.a.</li> </ul> At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 5% of TER) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a. <b>Please refer point no 6 on page 27 for additional details on recurring expenses.</b>																
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 7 on page 27 for details.																
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.																
Daily Net Asset Value (NAV) Publication	The AMC will calculate NAV on daily basis and disclose the NAV, Sale and Repurchase price at the close of every Business Day and send for publication to atleast 2 daily newspapers. NAV can also be viewed on the website of the Mutual Fund ( <a href="http://www.hdfcfund.com">www.hdfcfund.com</a> ) and on the website of Association of Mutual Funds in India - AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ). Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same.																
For Investor Grievances, Please contact	Please refer to point 8 on page 27 for details.																
Unit holder's Information	Please refer to point 9 on page 27 for details.																
Portfolio Details (as on March 31, 2016)	For Scheme's portfolio holdings viz. Top 10 holdings by issuer and fund allocation towards various sectors refer to point 12 on page 30 for details.																

NAME OF SCHEME	HDFC Medium Term Opportunities Fund (HMTOF)	
Type of Scheme	An Open-Ended Income Scheme	
Investment Objective	To generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 60 months.	
Asset Allocation Pattern of the Scheme	<b>Types of Instruments</b> Debt and Money Market Instruments (including securitised debt #) Government Securities # Investments in securitised debt, if undertaken, shall not normally exceed 75% of the net assets of the Scheme. The Scheme may seek investment opportunity in Foreign Debt Securities (max. 75% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. However, investments in units/ securities issued by overseas mutual funds shall not exceed 35% of the net assets. The Scheme may use debt derivatives mainly for the purpose of hedging and portfolio balancing (max. 20% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.	<b>Normal Allocation (% of Net Assets)</b> 60 - 100 0 - 40
Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy	For comparison of Existing Schemes, Investment Strategy and Risk Mitigation Strategy, please refer to point 1 on pages 18 to 22 for details. <b>Please refer to point 10 on Page 28 for prudential limits on portfolio concentration.</b>	
Risk Profile of the Scheme	Please refer to point 2 on pages 25 to 26 for details.	
Plans/ Options	<b>Plans</b> <ul style="list-style-type: none"> <li>Regular Plan</li> <li>Direct Plan</li> </ul> (Portfolio will be common for the above Plans)  <b>Please refer to point no 11 on page 28 for further details.</b>	<b>Options under each Plan</b> <ul style="list-style-type: none"> <li>Growth Option</li> <li>Dividend Option               <ul style="list-style-type: none"> <li>Normal Dividend Option (Payout and Reinvestment)</li> <li>Quarterly Dividend Option (Payout and Reinvestment)</li> </ul> </li> </ul> Quarterly Dividend Payout Option in case Normal Dividend Option or Quarterly Dividend Option is not indicated.
Applicable NAV	Please refer to point 3 on pages 26 to 27 for details.	
Minimum Application Amount / Number of Units (Under each Option)	<b>Purchase</b> Rs. 5,000 and any amount thereafter.	<b>Additional Purchase</b> Rs. 1,000 and any amount thereafter.
		<b>Repurchase</b> Rs. 500 or 50 units



NAME OF SCHEME	HDFC Medium Term Opportunities Fund (HMTOF) (Contd.)																
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund.																
Benchmark Index	CRISIL Composite Bond Fund Index																
Dividend Policy	Please refer to point 4 on page 27 for details.																
Name of the Fund Manager and tenure of managing the scheme	Mr. Anupam Joshi (Tenure: 5 months) Mr. Rakesh Vyas (Dedicated Fund Manager for Overseas Investments) (Tenure: 3 years & 10 months)																
Name of the Trustee Company	HDFC Trustee Company Limited																
Performance of the Scheme (as at September 30, 2015)	<b>HMTOF - Growth Option</b> <table border="1"> <thead> <tr> <th>Period</th> <th>Returns (%) ^</th> <th>Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td>8.52</td> <td>8.24</td> </tr> <tr> <td>Last 3 Years (1099 days)</td> <td>9.04</td> <td>8.96</td> </tr> <tr> <td>Last 5 Years (1827 days)</td> <td>9.30</td> <td>8.77</td> </tr> <tr> <td>Since Inception* (2102 days)</td> <td>9.07</td> <td>8.19</td> </tr> </tbody> </table> <p>^ Past performance may or may not be sustained in the future Returns greater than one year are compounded annualized (CAGR). * Inception Date: June 29, '10 # CRISIL Composite Bond Fund Index Since inception returns are calculated on Rs. 10 (allotment price)</p>	Period	Returns (%) ^	Benchmark Returns (%)#	Last 1 Year (366 days)	8.52	8.24	Last 3 Years (1099 days)	9.04	8.96	Last 5 Years (1827 days)	9.30	8.77	Since Inception* (2102 days)	9.07	8.19	<b>Absolute Returns for each Financial Year for last 5 years ^</b> 
	Period	Returns (%) ^	Benchmark Returns (%)#														
Last 1 Year (366 days)	8.52	8.24															
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Period	Returns (%) ^	Benchmark Returns (%)#															
Last 1 Year (366 days)	8.63	8.24															
Last 3 Years (1099 days)	9.14	8.96															
Since Inception* (1185 days)	9.14	8.88															
Expenses of the Scheme (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP)	<b>Continuous Offer Period Entry Load: Not Applicable</b> Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. <b>Exit Load: Nil</b> <b>Also refer to point 5 on page 27 for further details on load structure.</b> The Trustee/ AMC reserves the right to change/ modify the load structure from a prospective date.																
(ii) Recurring Expenses (p.a. of daily Net Assets)	Actual expenses (inclusive of Service tax on Management fees and additional TER) for the previous financial year ended March 31, 2016 (Unaudited) : • Regular Plan : 0.28% p.a. • Direct Plan : 0.18% p.a. At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 5% of TER) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a. <b>Please refer point no 6 on page 27 for additional details on recurring expenses.</b>																
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 7 on page 27 for details.																
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.																
Daily Net Asset Value (NAV) Publication	The AMC will calculate NAV on daily basis and disclose the NAV, Sale and Repurchase price at the close of every Business Day and send for publication to atleast 2 daily newspapers. NAV can also be viewed on the website of the Mutual Fund ( <a href="http://www.hdfcfund.com">www.hdfcfund.com</a> ) and on the website of Association of Mutual Funds in India - AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ). Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same.																
For Investor Grievances, Please contact	Please refer to point 8 on page 27 for details.																
Unit holder's Information	Please refer to point 9 on page 27 for details.																
Portfolio Details (as on March 31, 2016)	For Scheme's portfolio holdings viz. Top 10 holdings by issuer and fund allocation towards various sectors refer to point 12 on page 30 for details.																

NAME OF SCHEME	HDFC Gilt Fund (HGILT)		
Type of Scheme	An Open-ended Income Scheme		
Investment Objective	To generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/or a State Government.		
Asset Allocation Pattern of the Scheme	The Scheme offers investors two plans viz. Short Term Plan and Long Term Plan. The Plans will be managed as separate investment portfolios.		
	Types of Instruments	Short Term Plan	Long Term Plan
		Normal Allocation (% of Net Assets)	Normal Allocation (% of Net Assets)
	Government of India Dated Securities	75	75
	State Governments Dated Securities	0	15
	Government of India Treasury Bills	25	10
Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy	For comparison of Existing Schemes, Investment Strategy and Risk Mitigation Strategy, please refer to point 1 on page 24 for details.		
Risk Profile of the Scheme	Please refer to point 2 on pages 25 to 26 for details.		
Plans/ Options	<b>Plans</b> <ul style="list-style-type: none"> <li>HDFC Gilt Fund - Short Term Plan               <ul style="list-style-type: none"> <li>Regular Plan</li> <li>Direct Plan</li> </ul> </li> <li>Short Term Plan is for investors who wish to invest for short time period (Portfolio will be common for the above Plans)</li> <li>HDFC Gilt Fund - Long Term Plan               <ul style="list-style-type: none"> <li>Regular Plan</li> <li>Direct Plan</li> </ul> </li> <li>Long Term Plan is for investors who wish to invest for relatively longer time period (Portfolio will be common for the above Plans)</li> </ul> <b>Please refer to point no 11 on page 28 for further details.</b>	<b>Options under each Plan</b> <ul style="list-style-type: none"> <li>Growth Option</li> <li>Dividend Option (Quarterly)</li> </ul> Dividend Option offers Payout and Reinvestment facility Dividend Payout in case Dividend Payout or Dividend Reinvestment is not indicated.	

NAME OF SCHEME		HDFC Gilt Fund (HGILT) (Contd.)																	
Applicable NAV	Please refer to point 3 on pages 26 to 27 for details.																		
Minimum Application Amount / Number of Units (Under each Option)	Purchase Rs. 5,000 and any amount thereafter.		Additional Purchase Rs. 1,000 and any amount thereafter.	Repurchase Rs. 500 or 50 units															
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund.																		
Benchmark Index	Short Term Plan : I-Sec Si-Bex		Long Term Plan : I-Sec Li-Bex																
Dividend Policy	Please refer to point 4 on page 27 for details.																		
Name of the Fund Manager and tenure of managing the scheme	HDFC Gilt Fund - Short Term Plan - Mr. Anil Bamboli (Tenure: 8 years & 7 months) HDFC Gilt Fund - Long Term Plan - Mr. Anil Bamboli (Tenure: 8 years & 7 months)																		
Name of the Trustee Company	HDFC Trustee Company Limited																		
Performance of the Scheme (as at September 30, 2015)	<b>HGILT - Short Term Plan - Growth Option</b>		<b>Absolute Returns for each Financial Year for last 5 years ^</b>																
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	Period	Returns (%) ^	Benchmark Returns (%)#																
	Last 1 Year (366 days)	9.30	9.06																
	Last 3 Years (1099 days)	8.40	8.45																
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Since Inception* (5363 days)	6.38	N.A.																	
<b>HGILT - Short Term Plan - Direct Plan - Growth Option</b>		<b>Absolute Returns for each Financial Year for last 3 years ^</b>																	
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Period	Returns (%) ^	Benchmark Returns (%)#																	
Last 1 Year (366 days)	9.63	9.06																	
Last 3 Years (1099 days)	8.71	8.45																	
Since Inception* (1185 days)	8.75	8.57																	
<b>HGILT - Long Term Plan - Growth Option</b>		<b>Absolute Returns for each Financial Year for last 5 years ^</b>																	
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Period	Returns (%) ^	Benchmark Returns (%)#																	
Last 1 Year (366 days)	6.37	7.26																	
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Since Inception* (5363 days)	7.83	N.A.																	
<b>HGILT - Long Term Plan - Direct Plan - Growth Option</b>		<b>Absolute Returns for each Financial Year for last 3 years ^</b>																	
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Period	Returns (%) ^	Benchmark Returns (%)#																	
Last 1 Year (366 days)	6.94	7.26																	
Last 3 Years (1099 days)	9.32	9.34																	
Since Inception* (1185 days)	9.26	9.36																	
Expenses of the Scheme (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP)	<b>Continuous Offer Period</b>																		
	<p><b>Entry Load: Not Applicable</b></p> <p>Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.</p> <p><b>Exit Load:</b></p> <table border="1"> <thead> <tr> <th>Short Term Plan</th> <th>Long Term Plan</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table> <p>Also refer to point 5 on page 27 for further details on load structure. The Trustee/ AMC reserves the right to change / modify the load structure from a prospective date.</p>				Short Term Plan	Long Term Plan	Nil	Nil											
Short Term Plan	Long Term Plan																		
Nil	Nil																		
(ii) Recurring Expenses (% p.a. of daily Net Assets)	<p>Actual expenses (inclusive of Service tax on Management fees and additional TER) for the previous financial year ended March 31, 2016 (Unaudited) :</p> <ul style="list-style-type: none"> <li>Short Term Plan - Regular Plan : 0.39% p.a.</li> <li>Short Term Plan - Direct Plan : 0.07% p.a.</li> <li>Long Term Plan - Regular Plan : 0.79% p.a.</li> <li>Long Term Plan - Direct Plan : 0.26% p.a.</li> </ul> <p>At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 5% of TER) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a. Please refer point no 6 on page 27 for additional details on recurring expenses.</p>																		
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 7 on page 27 for details.																		
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.																		
Daily Net Asset Value (NAV) Publication	The AMC will calculate NAV on daily basis and disclose the NAV, Sale and Repurchase price at the close of every Business Day and send for publication to atleast 2 daily newspapers. NAV can also be viewed on the website of the Mutual Fund ( <a href="http://www.hdfcfund.com">www.hdfcfund.com</a> ) and on the website of Association of Mutual Funds in India - AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ). Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same.																		
For Investor Grievances, Please contact	Please refer to point 8 on page 27 for details.																		
Unit holder's Information	Please refer to point 9 on page 27 for details.																		
Portfolio Details (as on March 31, 2016)	For Scheme's portfolio holdings viz. Top 10 holdings by issuer and fund allocation towards various sectors refer to point 12 on page 31 for details.																		

NAME OF SCHEME	HDFC Floating Rate Income Fund (HFRIF)																																				
Type of Scheme	An Open-ended Income Scheme																																				
Investment Objective	To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns, and fixed rate debt securities and money market instruments.																																				
Asset Allocation Pattern of the Scheme	<p>The Scheme offers investors two plans viz. Short Term Plan and Long Term Plan. The Plans will be managed as separate investment portfolios. Under normal circumstances, the asset allocation (as a % of Net Assets) of the respective Plans' portfolio under the Scheme will be as follows:</p> <table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Fixed Rate Debt Securities (including securitised debt, Money Market Instruments &amp; Floating Rate Debt Instruments swapped for fixed rate returns)</td> <td>0-25</td> </tr> <tr> <td>Floating Rate Debt Securities (including securitised debt, Money Market Instruments &amp; Fixed Rate Debt Instruments swapped for floating rate returns)</td> <td>75-100</td> </tr> </tbody> </table> <p>The investment in securitised debt will not exceed 60% of the net assets of the respective Plans under the Scheme. The respective Plans under the Scheme may seek investment opportunity in Foreign Debt Securities (max. 60% of net assets of respective Plans) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 75% of net assets of respective Plans) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.</p>				Types of Instruments	Normal Allocation (% of Net Assets)	Fixed Rate Debt Securities (including securitised debt, Money Market Instruments & Floating Rate Debt Instruments swapped for fixed rate returns)	0-25	Floating Rate Debt Securities (including securitised debt, Money Market Instruments & Fixed Rate Debt Instruments swapped for floating rate returns)	75-100																											
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Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy	For comparison of Existing Schemes, Investment Strategy and Risk Mitigation Strategy, please refer to point 1 on pages 18 to 22 for details. <b>Please refer to point 10 on Page 28 for prudential limits on portfolio concentration.</b>																																				
Risk Profile of the Scheme	Please refer to point 2 on pages 25 to 26 for details.																																				
Plans/ Options	<p><b>Plans :</b> • HDFC Floating Rate Income Fund - Short Term Plan - Wholesale Option • Regular Plan • Direct Plan (for investors who wish to invest for short time period) (Portfolio will be common for the above Plans) <b>Options:</b> • Growth Option • Dividend Option <b>under each Plan</b> Dividend Option offers Daily Dividend Option with Reinvestment facility only and Weekly* and Monthly** Dividend Option with Payout and Reinvestment facility. * Every Monday (or immediately succeeding Business Day, if that day is not a Business Day) ** Last Monday of the Month (or immediately succeeding Business Day, if that day is not a Business Day) If Short Term Plan (Wholesale) / Long Term Plan is not mentioned, the default would be Short Term Plan (Wholesale) with Growth Option, provided the application meets the minimum application criteria, failing which the application will be rejected. <b>Please refer to point no 11 on page 28 for further details.</b></p> <p><b>Plans :</b> • HDFC Floating Rate Income Fund - Long Term Plan • Regular Plan • Direct Plan (for investors who wish to invest for relatively longer time period) (Portfolio will be common for the above Plans) <b>Options :</b> • Growth Option <b>under each Plan</b> • Normal Dividend Option with Payout facility • Weekly* Dividend Reinvestment Option In case of valid applications received without indicating any choice of Normal Dividend Option or Weekly Dividend Reinvestment Option; Weekly Dividend Reinvestment Option will be considered. * Every Monday (or immediately succeeding Business Day, if that day is not a Business Day)</p>																																				
Applicable NAV	Please refer to point 3 on pages 26 to 27 for details.																																				
Minimum Application Amount / Number of Units (Under each Option)		<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>																																	
	<b>Short Term Plan - Wholesale Option</b>	Rs. 10 lakhs and any amount thereafter.	Re. 1 and any amount thereafter.	Rs. 50,000 or 5000 units																																	
	<b>Long Term Plan</b>	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or 50 units																																	
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund.																																				
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NAME OF SCHEME	HDFC Floating Rate Income Fund (HFRIF) (Contd.)														
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<b>Expenses of the Scheme (i) Load Structure (For Lumpsum Purchases &amp; Investments through SIP / STP)</b>	<b>Continuous Offer Period</b> <b>Entry Load: Not Applicable</b> Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. <b>Exit Load :</b> <table border="1"> <thead> <tr> <th>Short Term Plan - Wholesale Option</th> <th>Long Term Plan</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td> <ul style="list-style-type: none"> <li>In respect of each purchase / switch-in of Units, an Exit Load of 0.50% is payable if Units are redeemed / switched-out within 3 months from the date of allotment.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 3 months from the date of allotment.</li> </ul> </td> </tr> </tbody> </table>			Short Term Plan - Wholesale Option	Long Term Plan	Nil	<ul style="list-style-type: none"> <li>In respect of each purchase / switch-in of Units, an Exit Load of 0.50% is payable if Units are redeemed / switched-out within 3 months from the date of allotment.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 3 months from the date of allotment.</li> </ul>								
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<b>(ii) Recurring Expenses (% p.a. of daily Net Assets)</b>	<b>Also refer to point 5 on page 27 for further details on load structure.</b> The Trustee/ AMC reserves the right to change / modify the load structure from a prospective date. Actual expenses (inclusive of Service tax on Management fees and additional TER) for the previous financial year ended March 31, 2016 (Unaudited) : <ul style="list-style-type: none"> <li>Short Term Plan - Regular Plan : 0.39% p.a.</li> <li>Short Term Plan - Direct Plan : 0.08% p.a.</li> <li>Long Term Plan - Regular Plan : 0.15% p.a.</li> <li>Long Term Plan - Direct Plan : 0.10% p.a.</li> </ul> At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 5% of TER) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a. <b>Please refer point no 6 on page 27 for additional details on recurring expenses.</b>														
<b>Waiver of Load for Direct Applications</b>	Not Applicable. Please refer to point 7 on page 27 for details.														
<b>Tax treatment for the Investors (Unit holders)</b>	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.														
<b>Daily Net Asset Value (NAV) Publication</b>	The AMC will calculate NAV on daily basis and disclose the NAV, Sale and Repurchase price at the close of every Business Day and send for publication to atleast 2 daily newspapers. NAV can also be viewed on the website of the Mutual Fund ( <a href="http://www.hdfcfund.com">www.hdfcfund.com</a> ) and on the website of Association of Mutual Funds in India - AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ). Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same.														
<b>For Investor Grievances, Please contact</b>	Please refer to point 8 on page 27 for details.														
<b>Unit holder's Information</b>	Please refer to point 9 on page 27 for details.														
<b>Portfolio Details (as on March 31, 2016)</b>	For Scheme's portfolio holdings viz. Top 10 holdings by issuer and fund allocation towards various sectors refer to point 12 on page 31 for details.														

NAME OF SCHEME	HDFC Liquid Fund (HLF)	
<b>Type of Scheme</b>	An Open-ended Liquid Income Scheme	
<b>Investment Objective</b>	To enhance income consistent with a high level of liquidity, through a judicious portfolio mix comprising of money market and debt instruments.	
<b>Asset Allocation Pattern of the Scheme</b>	<b>Types of Instruments</b> Money Market Instruments (including cash / CBLO / Reverse Repo) Debt Instruments (including securitised debt)	<b>Normal Allocation* (% of Net Assets)</b> 50 - 90 10 - 50
<b>Comparison of Existing Schemes, Investment Strategy &amp; Risk Mitigation Strategy</b>	<b>* On introduction of cheque writing facility a minimum of 80% of the net assets (as prescribed by RBI) or such other minimum asset allocation as may be prescribed by RBI from time to time will be invested in money market instruments.</b> The Scheme may seek investment opportunity in Foreign Debt Securities (max. 50% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme will not invest in Foreign Securitised Debt. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 20% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.	
<b>Risk Profile of the Scheme</b>	For comparison of Existing Schemes, Investment Strategy and Risk Mitigation Strategy, please refer to point 1 on page 23 for details. <b>Please refer to point 10 on Page 28 for prudential limits on portfolio concentration.</b>	
<b>Plans/ Options</b>	<b>Plans</b> <ul style="list-style-type: none"> <li>Regular Plan</li> <li>Direct Plan</li> </ul> (Portfolio will be common for the above Plans)	<b>Options under each Plan</b> <ul style="list-style-type: none"> <li>Growth Option</li> <li>Dividend Option</li> </ul> Dividend Option offers Daily Dividend Option (Reinvestment facility only) and Weekly* and Monthly** Dividend Options (Payout and Reinvestment facility).
<b>Applicable NAV</b>	<b>Please refer to point no 11 on page 28 for further details.</b> * Every Monday (or immediately succeeding Business Day, if that day is not a Business Day). ** Last Monday of the Month (or immediately succeeding Business Day, if that day is not a Business Day). Daily Dividend Reinvestment Option in case Daily Dividend Option, Weekly Dividend Option or Monthly Dividend Option is not indicated.	
	<b>a) For Purchases :</b> i) In respect of valid application received upto 2.00 p.m. on a day at the official point(s) of acceptance and funds for the entire amount of subscription/ purchase as per the application are credited to the Scheme before the cut-off time i.e. available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day of receipt of application shall be applicable; ii) In respect of valid application received after 2.00 p.m. on a day at the official point(s) of acceptance and funds for the entire amount of subscription/ purchase as per the application are credited to the bank account of the Scheme on the same day i.e. available for utilization on the same day - the closing NAV of the day immediately preceding the next Business Day shall be applicable; and iii) Irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription/purchase as per the application are not credited to the bank account of the Scheme before the cut-off time i.e. not available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.	
	<b>Applicability of NAV for Cash Investments:</b> Applicability of NAV in case of a the scheme is based on receipt of application as also the realization of funds by the scheme within the cut-off time. Hence, the applicable NAV for Cash Investments in the scheme will be based on the time when the cash is received by the scheme from the Bank (and not the time of deposit of cash at the Bank branch or the time stamping of the application). However, where the scheme has received the cash deposited, but an investor has not yet submitted the application at the relevant ISC, the applicable NAV will be as per the time stamping of the application when finally submitted at the relevant ISC.	
	<b>b) For Switch-in:</b> i) Application for switch-in must be received before the applicable cut-off time. ii) Funds for the entire amount of subscription/purchase as per the switch-in request must be credited to the bank account of the respective switch-in liquid schemes before the cut-off time. iii) The funds must be available for utilization before the cut-off time, by the respective switch-in schemes.	
	<b>c) Redemptions and Switch-outs :</b> i) In respect of valid applications received upto 3.00 p.m. at the Official Points of Acceptance, the closing NAV of the day immediately preceding the next business day shall be applicable; and ii) In respect of valid applications received after 3.00 p.m. at the Official Points of Acceptance, the closing NAV of the next business day shall be applicable.	

NAME OF SCHEME	HDFC Liquid Fund (HLF) (Contd.)																																		
Minimum Application Amount / Number of Units (Under each Option)	HLF: Growth Option, Weekly Dividend Option and Monthly Dividend Option: Purchase: Rs. 5,000 and any amount thereafter. • Additional Purchase: Rs. 1,000 and any amount thereafter. • Repurchase: Rs. 5,000 and any amount thereafter or 5 units. HLF: Daily Dividend Option • Purchase: Rs. 10,000 and any amount thereafter. • Additional Purchase: Rs. 5,000 and any amount thereafter. • Repurchase: Rs. 5,000 and any amount thereafter or 5 units.																																		
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund.																																		
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Name of the Fund Manager and tenure of managing the scheme	Mr. Anupam Joshi (Tenure: 5 months) Mr. Rakesh Vyas (Dedicated Fund Manager for Overseas Investments) (Tenure: 3 years & 10 months)																																		
Name of the Trustee Company	HDFC Trustee Company Limited																																		
Performance of the Scheme (as at September 30, 2015)	<b>HLF - Growth Option</b> <table border="1"> <thead> <tr> <th>Period</th> <th>Returns (%) ^</th> <th>Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td>8.23</td> <td>8.06</td> </tr> <tr> <td>Last 3 Years (1099 days)</td> <td>8.87</td> <td>8.82</td> </tr> <tr> <td>Last 5 Years (1827 days)</td> <td>9.01</td> <td>8.63</td> </tr> <tr> <td>Since Inception* (5644 days)</td> <td>7.33</td> <td>N.A.</td> </tr> </tbody> </table> <p>^ Past performance may or may not be sustained in the future Returns greater than one year are compounded annualized (CAGR). * Inception Date: October 17, '00 # CRISIL Liquid Fund Index N.A. Not Available Since inception returns are calculated on Rs. 1,000 (allotment price)</p>	Period	Returns (%) ^	Benchmark Returns (%)#	Last 1 Year (366 days)	8.23	8.06	Last 3 Years (1099 days)	8.87	8.82	Last 5 Years (1827 days)	9.01	8.63	Since Inception* (5644 days)	7.33	N.A.	<b>Absolute Returns for each Financial Year for last 5 years ^</b> <table border="1"> <thead> <tr> <th>Financial Year</th> <th>HLF</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>11-12</td> <td>9.27%</td> <td>8.47%</td> </tr> <tr> <td>12-13</td> <td>9.22%</td> <td>8.23%</td> </tr> <tr> <td>13-14</td> <td>9.53%</td> <td>9.54%</td> </tr> <tr> <td>14-15</td> <td>8.95%</td> <td>8.98%</td> </tr> <tr> <td>15-16</td> <td>8.23%</td> <td>8.06%</td> </tr> </tbody> </table>	Financial Year	HLF	CRISIL Liquid Fund Index	11-12	9.27%	8.47%	12-13	9.22%	8.23%	13-14	9.53%	9.54%	14-15	8.95%	8.98%	15-16	8.23%	8.06%
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Expenses of the Scheme (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP)	<b>Continuous Offer Period</b> <b>Entry Load: Not Applicable</b> Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. <b>Exit Load : Nil</b> <b>Also refer to point 5 on page 27 for further details on load structure.</b> The Trustee/ AMC reserves the right to change / modify the load structure from a prospective date.																																		
(ii) Recurring Expenses (% p.a. of daily Net Assets)	Actual expenses (inclusive of Service tax on Management fees and additional TER) for the previous financial year ended March 31, 2016 (Unaudited) : • Regular Plan : 0.21% p.a. • Direct Plan : 0.15% p.a. At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 5% of TER) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a. <b>Please refer point no 6 on page 27 for additional details on recurring expenses.</b>																																		
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 7 on page 27 for details.																																		
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.																																		
Daily Net Asset Value (NAV) Publication	The AMC will calculate NAV on daily basis and disclose the NAV, Sale and Repurchase price at the close of every Business Day and send for publication to atleast 2 daily newspapers. NAV can also be viewed on the website of the Mutual Fund ( <a href="http://www.hdfcfund.com">www.hdfcfund.com</a> ) and on the website of Association of Mutual Funds in India - AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ). Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same.																																		
For Investor Grievances, Please contact	Please refer to point 8 on page 27 for details.																																		
Unit holder's Information	Please refer to point 9 on page 27 for details.																																		
Portfolio Details (as on March 31, 2016)	For Scheme's portfolio holdings viz. Top 10 holdings by issuer and fund allocation towards various sectors refer to point 12 on page 32 for details.																																		

NAME OF SCHEME	HDFC Cash Management Fund (HCMF) - Savings Plan, Call Plan & Treasury Advantage Plan	
Type of Scheme	HCMF Savings Plan & Call Plan - An Open-ended High Liquidity Income Scheme / HCMF Treasury Advantage Plan - An Open-ended Income Scheme	
Investment Objective	<b>Savings Plan</b> : To generate optimal returns while maintaining safety and high liquidity. <b>Call Plan</b> : The specific objective of the call plan is to generate returns that would endeavor to be in line with the overnight call rates. The interest rate risk in this plan will be almost nil. <b>Treasury Advantage Plan</b> : To generate regular income through investment in debt securities and money market instruments.	
Asset Allocation Pattern of the Scheme	<b>Types of Instruments</b> <b>Savings Plan</b> Debt instruments (Including Securitised Debt**) Money Market Instruments **Investment in Securitised debt, if undertaken, can be undertaken upto 100% of the net assets of the Scheme.	<b>Normal Allocation (% of Net Assets)</b> Upto 100 Upto 100
	<b>Call Plan</b> Debt and Money Market instruments (including MIBOR linked instruments with daily put and call option) <b>Treasury Advantage Plan</b> Fixed Rate Debt Securities & Money Market Instruments Floating Rate Debt & Money Market Instruments It is the intention of the Scheme that the investments in securitised debts will not normally exceed 50% of the net assets of the Scheme. The respective Plan(s) under Scheme may seek investment opportunity in overseas markets in Foreign Debt Securities and Mutual Funds (max. 20% of net assets in case of Savings Plan and Call Plan / 25% of net assets in case of Treasury Advantage Plan) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 25% of net assets Savings Plan and Call Plan / 50% of net assets in case of Treasury Advantage Plan) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.	Upto 100 50 50

**NAME OF SCHEME** **HDFC Cash Management Fund (HCMF) - Savings Plan, Call Plan & Treasury Advantage Plan (Contd.)**

**Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy** For comparison of Existing Schemes, Investment Strategy and Risk Mitigation Strategy, please refer to point 1 on page 23 for details. **Please refer to point 10 on Page 28 for prudential limits on portfolio concentration.**

**Risk Profile of the Scheme** Please refer to point 2 on pages 25 to 26 for details.

<b>Plans/ Options</b>	<b>Plans :</b> • Savings Plan • Regular Plan • Direct Plan (Portfolio will be common for the above Plans)	• Call Plan • Regular Plan • Direct Plan (Portfolio will be common for the above Plans)	• Treasury Advantage Plan - Retail Option • Regular Plan • Direct Plan (Portfolio will be common for the above Plans)
	<p><b>Please refer to point no 11 on page 28 for further details.</b></p> <p><b>Options:</b> • Growth Option <b>under</b> • Dividend Option <b>each</b> Dividend Option offers <b>Plan</b> Daily Dividend Option with reinvestment facility only and Weekly* Dividend Option with Payout and Reinvestment facility. *Every Friday (or immediately succeeding Business Day, if that day is not a Business Day) Dividend Reinvestment in case Payout or Reinvestment is not indicated.</p> <p>• Growth Option • Daily Dividend Option with Reinvestment facility only Dividend Reinvestment in case Payout or Reinvestment is not indicated.</p> <p>• Growth Option • Dividend Option Dividend Option offers Daily Dividend Option with reinvestment facility only and Weekly* and Monthly** Dividend Option with payout and reinvestment facility. *Every Monday (or immediately succeeding Business Day, if that day is not a Business Day) **Last Monday of the Month (or immediately succeeding Business Day, if that day is not a Business Day) Dividend Reinvestment in case Payout or Reinvestment is not indicated.</p> <p>Treasury Advantage Plan - Retail Option with Weekly Dividend Reinvestment Option in case Savings Plan, Treasury Advantage Plan or Call Plan is not indicated.</p>		

**Applicable NAV**

**Savings Plan & Call Plan :**

a) **For Purchases :**

- In respect of valid applications received upto 2.00 p.m. on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Plans before the cut-off time i.e. available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;
- In respect of valid applications received after 2.00 p.m. on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Plans on the same day i.e. available for utilization on the same day - the closing NAV of the day immediately preceding the next Business Day shall be applicable; and
- Irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription/purchase as per the application are not credited to the bank account of the respective Plans before the cut-off time i.e. not available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.

**Applicability of NAV for Cash Investments:**  
Applicability of NAV in case of a the scheme is based on receipt of application as also the realization of funds by the scheme within the cut-off time. Hence, the applicable NAV for Cash Investments in the scheme will be based on the time when the cash is received by the scheme from the Bank (and **not** the time of deposit of cash at the Bank branch or the time stamping of the application).  
However, where the scheme has received the cash deposited, but an investor has not yet submitted the application at the relevant ISC, the applicable NAV will be as per the time stamping of the application when finally submitted at the relevant ISC.

b) **For Switch-in:**

- Application for switch-in must be received before the applicable cut-off time.
- Funds for the entire amount of subscription/purchase as per the switch-in request must be credited to the bank account of the respective switch-in liquid schemes before the cut-off time.
- The funds must be available for utilization before the cut-off time, by the respective switch-in schemes.

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

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

**Treasury Advantage Plan :**  
Please refer to point 3 on pages 26 to 27 for details.

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

**Savings Plan: Growth Option and Weekly Dividend Option:** • Purchase: Rs. 5,000 and any amount thereafter • Additional Purchase: Rs. 1,000 and any amount thereafter • Repurchase: Rs. 5,000 or 5 units. **Savings Plan: Daily Dividend Option:** Purchase: Rs. 10,000 and any amount thereafter • Additional Purchase: Rs. 5,000 and any amount thereafter • Repurchase: Rs. 5,000 or 5 units. **Call Plan: Growth Option:** • Purchase: Rs. 5,000 and any amount thereafter • Additional Purchase: Rs. 1,000 and any amount thereafter • Repurchase: Rs. 5,000 or 5 units. **Call Plan: Daily Dividend Option:** • Purchase: Rs. 10,000 and any amount thereafter • Additional Purchase: Rs. 5,000 and any amount thereafter • Repurchase: Rs. 5,000 or 5 units. **Treasury Advantage Plan - Retail Option: Growth, Weekly and Monthly Dividend Option:** • Purchase: Rs. 5,000 and any amount thereafter. • Additional Purchase: Rs. 1,000 and any amount thereafter. • Repurchase: Rs. 1,000 or 100 units. **Daily Dividend Option:** • Purchase: Rs. 10,000 and any amount thereafter. • Additional Purchase: Rs. 5,000 and any amount thereafter. • Repurchase: Rs. 5,000 or 500 units.

**Despatch of Repurchase (Redemption) Request** Within 10 Business Days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund.

**Benchmark Index** CRISIL Liquid Fund Index

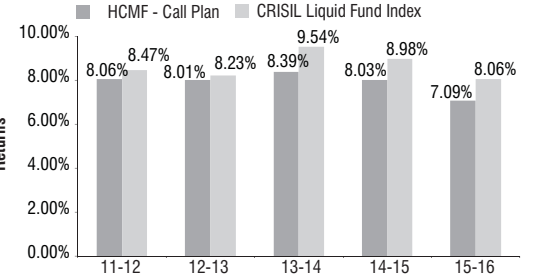
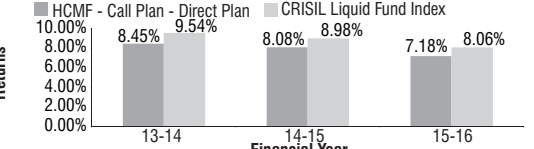
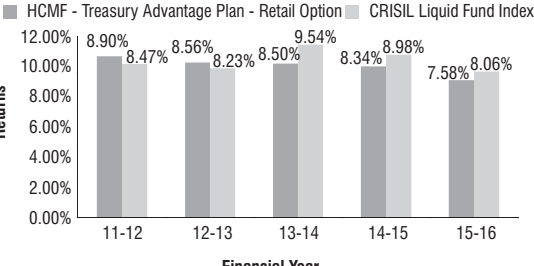
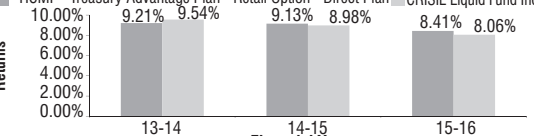
**Dividend Policy** Please refer to point 4 on page 27 for details.

**Name of the Fund Manager and tenure of managing the scheme**

**Saving Plan & Call Plan:** Mr. Anil Bamboli (Tenure: 3 years & 8 months) • Mr. Rakesh Vyas (Dedicated Fund Manager for Overseas Investments) (Tenure: 3 years & 10 months)  
**Treasury Advantage Plan:** Mr. Anupam Joshi (Tenure: 5 months) • Mr. Rakesh Vyas (Dedicated Fund Manager for Overseas Investments) (Tenure: 3 years & 10 months)

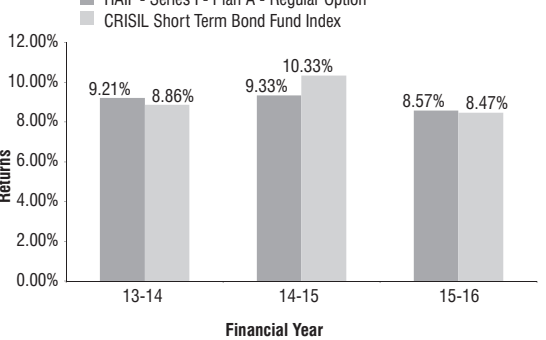
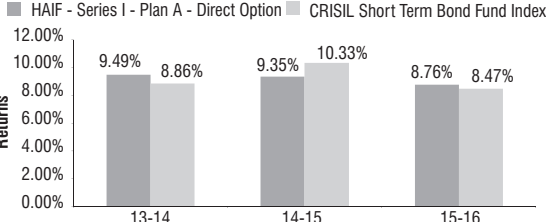
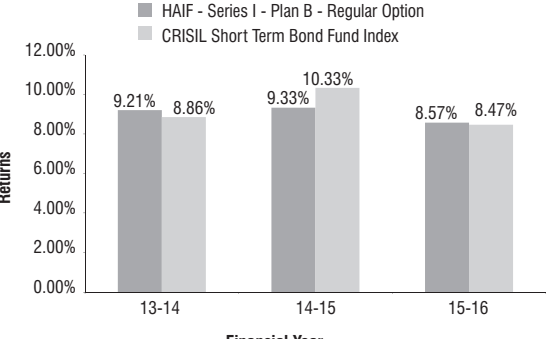
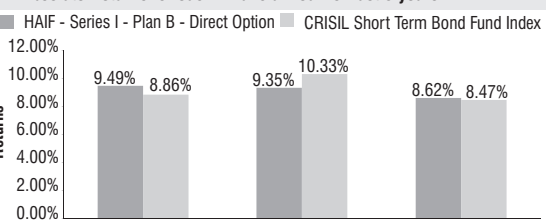
**Name of the Trustee Company** HDFC Trustee Company Limited

<b>Performance of the Scheme (as at September 30, 2015)</b>	<p><b>HCMF - Savings Plan - Growth Option</b></p> <table border="1"> <thead> <tr> <th>Period</th> <th>Returns (%)\$\$</th> <th>Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td>8.10</td> <td>8.06</td> </tr> <tr> <td>Last 3 Years (1099 days)</td> <td>8.80</td> <td>8.82</td> </tr> <tr> <td>Last 5 Years (1827 days)</td> <td>9.00</td> <td>8.63</td> </tr> <tr> <td>Since Inception* (5978 days)</td> <td>7.29</td> <td>N.A.</td> </tr> </tbody> </table> <p>^ Past performance may or may not be sustained in the future Returns greater than one year are compounded annualized (CAGR). * Inception Date: November 18, '99 # CRISIL Liquid Fund Index N.A. Not Available \$\$ All dividends declared prior to the splitting of the Scheme into Dividend &amp; Growth Options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-dividend NAV). Since inception returns are calculated on Rs. 1,000 (allotment price)</p>	Period	Returns (%)\$\$	Benchmark Returns (%)#	Last 1 Year (366 days)	8.10	8.06	Last 3 Years (1099 days)	8.80	8.82	Last 5 Years (1827 days)	9.00	8.63	Since Inception* (5978 days)	7.29	N.A.	<p><b>Absolute Returns for each Financial Year for last 5 years ^</b></p> <table border="1"> <thead> <tr> <th>Financial Year</th> <th>HCMF - Savings Plan</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>11-12</td> <td>9.35%</td> <td>8.47%</td> </tr> <tr> <td>12-13</td> <td>9.33%</td> <td>8.23%</td> </tr> <tr> <td>13-14</td> <td>9.44%</td> <td>8.98%</td> </tr> <tr> <td>14-15</td> <td>9.54%</td> <td>8.10%</td> </tr> <tr> <td>15-16</td> <td>8.95%</td> <td>8.06%</td> </tr> </tbody> </table>	Financial Year	HCMF - Savings Plan	CRISIL Liquid Fund Index	11-12	9.35%	8.47%	12-13	9.33%	8.23%	13-14	9.44%	8.98%	14-15	9.54%	8.10%	15-16	8.95%	8.06%
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	<p><b>HCMF - Treasury Advantage Plan - Retail Option - Growth Option</b></p> <table border="1" data-bbox="433 720 979 843"> <thead> <tr> <th>Period</th> <th>Returns (%) ^</th> <th>Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td>7.58</td> <td>8.06</td> </tr> <tr> <td>Last 3 Years (1099 days)</td> <td>8.11</td> <td>8.82</td> </tr> <tr> <td>Last 5 Years (1827 days)</td> <td>8.34</td> <td>8.63</td> </tr> <tr> <td>Since Inception* (5978 days)</td> <td>7.31</td> <td>N.A.</td> </tr> </tbody> </table> <p>^ Past performance may or may not be sustained in the future Returns greater than one year are compounded annualized (CAGR). * Inception Date: November 18, '99 # CRISIL Liquid Fund Index N.A. Not Available Since inception returns are calculated on Rs. 10 (allotment price)</p>	Period	Returns (%) ^	Benchmark Returns (%)#	Last 1 Year (366 days)	7.58	8.06	Last 3 Years (1099 days)	8.11	8.82	Last 5 Years (1827 days)	8.34	8.63	Since Inception* (5978 days)	7.31	N.A.	<p><b>Absolute Returns for each Financial Year for last 5 years ^</b></p>  <table border="1" data-bbox="1004 720 1538 983"> <thead> <tr> <th>Financial Year</th> <th>HCMF - Treasury Advantage Plan - Retail Option</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>11-12</td> <td>8.90%</td> <td>9.54%</td> </tr> <tr> <td>12-13</td> <td>8.47%</td> <td>8.34%</td> </tr> <tr> <td>13-14</td> <td>8.56%</td> <td>8.98%</td> </tr> <tr> <td>14-15</td> <td>8.23%</td> <td>7.58%</td> </tr> <tr> <td>15-16</td> <td>8.50%</td> <td>8.06%</td> </tr> </tbody> </table>	Financial Year	HCMF - Treasury Advantage Plan - Retail Option	CRISIL Liquid Fund Index	11-12	8.90%	9.54%	12-13	8.47%	8.34%	13-14	8.56%	8.98%	14-15	8.23%	7.58%	15-16	8.50%	8.06%
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	<p><b>HCMF - Treasury Advantage Plan - Retail Option - Direct Plan - Growth Option</b></p> <table border="1" data-bbox="433 1034 979 1110"> <thead> <tr> <th>Period</th> <th>Returns (%) ^</th> <th>Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td>8.41</td> <td>8.06</td> </tr> <tr> <td>Last 3 Years (1099 days)</td> <td>8.88</td> <td>8.82</td> </tr> <tr> <td>Since Inception* (1185 days)</td> <td>8.88</td> <td>8.78</td> </tr> </tbody> </table> <p>^ Past performance may or may not be sustained in the future Returns greater than one year are compounded annualized (CAGR). * Inception Date: January 1, '13 # CRISIL Liquid Fund Index Since inception returns are calculated on Rs. 24.6535 (allotment price)</p>	Period	Returns (%) ^	Benchmark Returns (%)#	Last 1 Year (366 days)	8.41	8.06	Last 3 Years (1099 days)	8.88	8.82	Since Inception* (1185 days)	8.88	8.78	<p><b>Absolute Returns for each Financial Year for last 3 years ^</b></p>  <table border="1" data-bbox="1004 1034 1538 1168"> <thead> <tr> <th>Financial Year</th> <th>HCMF - Treasury Advantage Plan - Retail Option - Direct Plan</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>13-14</td> <td>9.21%</td> <td>9.54%</td> </tr> <tr> <td>14-15</td> <td>9.13%</td> <td>8.98%</td> </tr> <tr> <td>15-16</td> <td>8.41%</td> <td>8.06%</td> </tr> </tbody> </table>	Financial Year	HCMF - Treasury Advantage Plan - Retail Option - Direct Plan	CRISIL Liquid Fund Index	13-14	9.21%	9.54%	14-15	9.13%	8.98%	15-16	8.41%	8.06%									
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<p><b>Expenses of the Scheme</b> <b>(i) Load Structure</b> <b>(For Lumpsum Purchases &amp; Investments through SIP / STP)</b></p>	<p><b>Continuous Offer Period</b> <b>Savings Plan, Treasury Advantage Plan and Call Plan :</b> <b>Entry Load: Not Applicable</b> Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. <b>Exit Load:</b> Savings Plan, Treasury Advantage Plan &amp; Call Plan : Nil <b>Also refer to point 5 on page 27 for further details on load structure.</b> The Trustee/ AMC reserves the right to change / modify the load structure from a prospective date.</p>																																		
<p><b>(ii) Recurring Expenses</b> <b>(% p.a. of daily Net Assets)</b></p>	<p>Actual expenses (inclusive of Service tax on Management fees and additional TER) for the previous financial year ended March 31, 2016 (Unaudited) : • Savings Plan - Regular Plan : 0.30% p.a. • Savings Plan - Direct Plan : 0.13% p.a. • Call Plan - Regular Plan : 0.25% p.a. • Call Plan - Direct Plan : 0.16% p.a. • Treasury Advantage Plan - Retail Option - Regular Plan: 1.31% p.a. • Treasury Advantage Plan - Retail Option - Direct Plan : 0.55% p.a. At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 5% of TER) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a. <b>Please refer point no 6 on page 27 for additional details on recurring expenses.</b></p>																																		
<p><b>Waiver of Load for Direct Applications</b></p>	<p>Not Applicable. Please refer to point 7 on page 27 for details.</p>																																		
<p><b>Tax treatment for the Investors</b> <b>(Unit holders)</b></p>	<p>Investors are advised to refer to the Section on <b>'Taxation on investing in Mutual Funds'</b> in the <b>'Statement of Additional Information'</b> and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.</p>																																		
<p><b>Daily Net Asset Value (NAV) Publication</b></p>	<p>The AMC will calculate NAV on daily basis and disclose the NAV, Sale and Repurchase price at the close of every Business Day and send for publication to atleast 2 daily newspapers. NAV can also be viewed on the website of the Mutual Fund (<a href="http://www.hdfcfund.com">www.hdfcfund.com</a>) and on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same.</p>																																		
<p><b>For Investor Grievances, Please contact</b></p>	<p>Please refer to point 8 on page 27 for details.</p>																																		
<p><b>Unit holder's Information</b></p>	<p>Please refer to point 9 on page 27 for details.</p>																																		
<p><b>Portfolio Details</b> <b>(as on March 31, 2016)</b></p>	<p>For Scheme's portfolio holdings viz. Top 10 holdings by issuer and fund allocation towards various sectors refer to point 12 on page 32 for details.</p>																																		

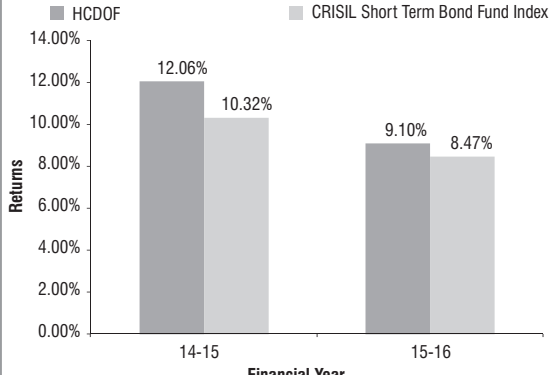
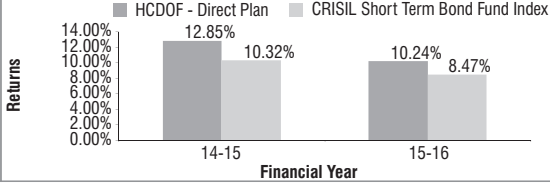
NAME OF SCHEME	HDFC Annual Interval Fund - Series I (HAIF) - Plan A and Plan B																																		
Type of Scheme	An Interval Income scheme																																		
Investment Objective	To generate income through investments in Debt / Money Market Instruments and Government Securities maturing on or before the opening of the immediately following Specified Transaction Period.																																		
Asset Allocation Pattern of the Scheme	<p>The Scheme offers two Plans viz. Plan A and Plan B, each managed as a separate portfolio.</p> <table border="1" data-bbox="433 262 1532 343"> <thead> <tr> <th data-bbox="433 262 1181 297">Types of Instruments</th> <th colspan="2" data-bbox="1189 262 1532 297">Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td data-bbox="433 297 1181 332">Debt and Money Market Instruments (including securitised debt)</td> <td colspan="2" data-bbox="1189 297 1532 332">60-100</td> </tr> <tr> <td data-bbox="433 332 1181 343">Government Securities</td> <td colspan="2" data-bbox="1189 332 1532 343">0-40</td> </tr> </tbody> </table> <p>The respective Plan(s) under the Scheme will invest in securitised debt upto 50% of net assets. The respective Plan(s) shall not undertake repo/ reverse repo in Corporate Debt securities. The respective Plan(s) under the Scheme may take debt derivative position (maximum 20% of the net assets of the Plan), for Hedging and Portfolio Balancing, based on opportunities available subject to SEBI (MF) Regulations. The respective Plan(s) under the Scheme may seek investment opportunity in Foreign Debt Securities (maximum 35% of Net Assets) in accordance with the guidelines stipulated in this regard by SEBI and RBI from time to time. Investments shall be made only in such securities which mature on or before the opening of the immediately following Specified Transaction Period.</p> <p><b>Intended Portfolio Allocation</b></p> <p>The Scheme offers two Plans viz. Plan A and B. The intended allocation (with floor and ceiling within a range of 5%) for the interval period 370 days starting March 22, 2016 (Plan A) and starting March 29, 2016 (Plan B) till commencement of subsequent STP will be as indicated below against each sub class of asset in accordance with SEBI Circular No. Cir/IMD/DF/12/2011 dated August 1, 2011 as amended from time to time.</p> <table border="1" data-bbox="433 541 1532 762"> <thead> <tr> <th data-bbox="433 541 1290 564" rowspan="2">Instruments</th> <th colspan="2" data-bbox="1298 541 1532 564">Credit Ratings for Long Term/ Short Term Instruments as applicable</th> </tr> <tr> <th data-bbox="1298 564 1382 587">A1</th> <th data-bbox="1391 564 1532 587">Not Applicable</th> </tr> </thead> <tbody> <tr> <td data-bbox="433 587 1290 611"><b>Debt &amp; Money Market Instruments</b></td> <td colspan="2" data-bbox="1298 587 1532 611"></td> </tr> <tr> <td data-bbox="433 611 1290 634">Certificates of Deposit (CDs) issued by Banks</td> <td data-bbox="1298 611 1382 634">95-100</td> <td data-bbox="1391 611 1532 634">-</td> </tr> <tr> <td data-bbox="433 634 1290 657">Commercial Papers (CPs)</td> <td data-bbox="1298 634 1382 657">-</td> <td data-bbox="1391 634 1532 657">-</td> </tr> <tr> <td data-bbox="433 657 1290 680">Non - Convertible Debentures (NCDs)</td> <td data-bbox="1298 657 1382 680">-</td> <td data-bbox="1391 657 1532 680">-</td> </tr> <tr> <td data-bbox="433 680 1290 704">Securitized Debt including Pass Through Certificates (PTCs)</td> <td data-bbox="1298 680 1382 704">-</td> <td data-bbox="1391 680 1532 704">-</td> </tr> <tr> <td data-bbox="433 704 1290 762">Government Securities / Treasury Bills / CBLO / Reverse Repos / Units of Debt or Liquid Mutual Funds Schemes</td> <td data-bbox="1298 704 1382 762">-</td> <td data-bbox="1391 704 1532 762">0-5</td> </tr> </tbody> </table> <p>Notes:</p> <ol data-bbox="433 797 1532 1540" style="list-style-type: none"> <li>The Plan(s) shall not invest more than 25% of its net assets in debt securities issued by issuers belonging to one sector. AMC shall utilize the "Sector" classification prescribed by AMFI for this purpose. However, this limit will not apply to investments in Certificates of Deposit issued by Banks, CBLOs, Government Securities, Treasury Bills, Short Term Deposits of scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks. The Plan(s) may have an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 5% of its net assets by way of increase in exposure to Housing Finance Companies (HFCs) registered with National Housing Bank. Such additional exposure shall be to securities issued by HFCs which are rated AA and above. The total investment / exposure in HFCs shall not exceed 25% of the net assets of the Plan(s)."</li> <li>The Fund manager reserves the right to improve the portfolio credit quality by deviating the asset allocation in favour of higher rated instruments within the same instrument category. The ratings indicated in the above table include "-" and "+". For eg. the AA rating shall also include AA- and AA+. In case an instrument has more than one publicly available rating, the more conservative rating will be considered for the purpose of investment. All ratings will be considered at the time of investment. In case of downgrade of ratings, if any, the fund manager shall endeavour to rebalance the portfolio within 30 days provided such rebalancing is in the interest of the unit holders.</li> <li>In case instruments as indicated in the table above are not available, the Plan(s) may invest in highest rated Bank CDs/ CBLOs / Reverse Repos / Government Securities / T-Bills. Such deviation may continue till suitable instruments of desired credit quality are not available.</li> <li>The Plan(s) shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in unrated instruments shall not exceed 25% of the NAV of the Plan(s).</li> <li>Derivative instruments may also form part of the portfolio. The total gross exposure through investment in debt + money market instruments + derivatives (fixed income) shall not exceed 100% of net assets of the Scheme. Security wise hedge positions using derivatives such as Interest Rate Swaps, etc. will not be considered in calculating above exposure.</li> <li>The Plan(s) will not invest in securities of Gems and Jewellery and Airline sectors.</li> <li>Pending deployment within reasonable time period after NFO / close of STP and towards end of each interval period, the monies may be kept in cash and invested largely in cash equivalents / liquid schemes / shorter tenor CDs / short term deposits.</li> <li>Further, while the Plan(s) will invest only in securities which mature on or before the opening of the immediately following STP the above allocation may vary during the interval period between two STPs. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event. In case of such deviations, the Plan(s) may invest in highest rated Bank CDs / CBLOs / Reverse Repos / G-sec / T-Bills. Such deviation may continue till suitable instruments of desired credit quality are not available.</li> <li>There would not be any variation from the publicised intended portfolio allocation and the final portfolio constructed, except as specified in point nos. (2), (3), (4), (7) and (8) above.</li> <li><b>The AMC reserves the right to modify the intended allocation (sub asset class) of the respective Plan(s) given above for the subsequent interval period(s), including list of sector(s) where the scheme will not invest. The modified intended allocation shall be published by way of an Addendum in newspapers at least 2 days prior to the opening of the concerned STP. Such modification will not tantamount to a change in the fundamental attributes of the Scheme. The intended allocation (sub asset class) for every interval period of the respective Plan(s), whether or not modified, shall be filed with SEBI 7 working days prior to opening of the concerned interval period.</b></li> </ol>			Types of Instruments	Normal Allocation (% of Net Assets)		Debt and Money Market Instruments (including securitised debt)	60-100		Government Securities	0-40		Instruments	Credit Ratings for Long Term/ Short Term Instruments as applicable		A1	Not Applicable	<b>Debt &amp; Money Market Instruments</b>			Certificates of Deposit (CDs) issued by Banks	95-100	-	Commercial Papers (CPs)	-	-	Non - Convertible Debentures (NCDs)	-	-	Securitized Debt including Pass Through Certificates (PTCs)	-	-	Government Securities / Treasury Bills / CBLO / Reverse Repos / Units of Debt or Liquid Mutual Funds Schemes	-	0-5
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Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy	For comparison of Existing Schemes, Investment Strategy and Risk Mitigation Strategy, please refer to point 1 on page 18 to 22 for details. <b>Please refer to point 10 on Page 28 for prudential limits on portfolio concentration.</b>																																		
Risk Profile of the Scheme	Please refer to point 2 on pages 25 to 26 for details.																																		
Plans/ Options	<p><b>Plans/ Option</b></p> <ul style="list-style-type: none"> <li>• HDFC Annual Interval Fund - Series I - Plan A</li> <li>• Regular Option • Direct Option</li> </ul> <p>(Portfolio will be common for the above Plans)</p> <ul style="list-style-type: none"> <li>• HDFC Annual Interval Fund - Series I - Plan B - Regular Option</li> <li>• Regular Option • Direct Option</li> </ul> <p>(Portfolio will be common for the above Plans)</p> <p><b>Please refer to point no 11 on page 28 for further details.</b></p>	<p><b>Sub-Options under each Plan/ Option</b></p> <ul style="list-style-type: none"> <li>• Growth Option</li> <li>• Dividend Option</li> </ul> <p>Dividend Option offers Normal Dividend Option with Payout and Reinvestment facility and Quarterly Dividend Option with Payout facility only</p> <p>Normal Dividend Option in case Quarterly or Normal Dividend Option is not indicated</p> <p>Dividend Payout in case Dividend Payout or Dividend Reinvestment is not indicated under Normal Dividend Option</p> <p>Quarterly - 25th day of the third month of each quarter ending March, June, September and 26th December and the First Day of STP</p> <p>Normal - First Day of STP</p> <ul style="list-style-type: none"> <li>• Flexi Option</li> </ul>																																	
Applicable NAV	Please refer to point 3 on pages 26 to 27 for details.																																		



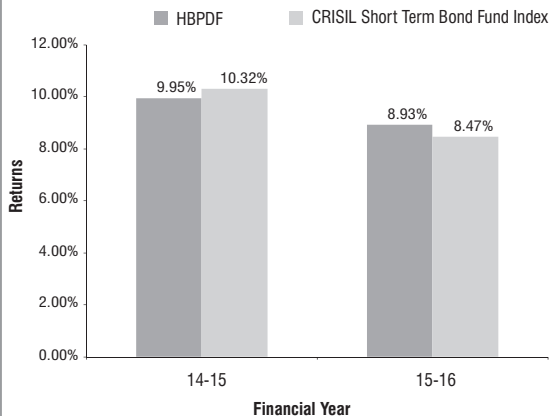
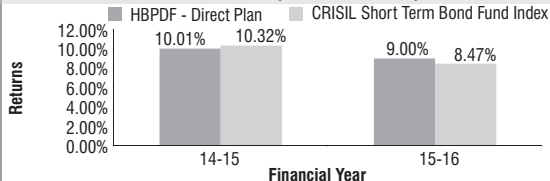
NAME OF SCHEME	HDFC Annual Interval Fund - Series I (HAIF) - Plan A and Plan B (Contd.)																										
<b>Minimum Application Amount / Number of Units (Under each Option)</b>	<b>During Specified Transaction Period:</b> <table border="1" data-bbox="433 204 1537 250"> <thead> <tr> <th>Purchase</th> <th>Additional Purchase</th> <th>Repurchase</th> </tr> </thead> <tbody> <tr> <td>Rs. 5000 and any amount thereafter</td> <td>Rs. 1000 and any amount thereafter</td> <td>Rs. 1000 or 100 units</td> </tr> </tbody> </table> <b>Other than Specified Transaction Period:</b> The Units of the Plan(s) under the Scheme will be listed on the Capital Market Segment of the National Stock Exchange of India Ltd. (NSE) or any other recognized Stock Exchange(s). The price of the Units in the market may be at a premium/ discount to the NAV of the Plan(s) under the Scheme, depending upon demand and supply at that point of time. Purchases made through Stock Exchanges / demat mode have to be made by specifying the number of Units to be purchased and not the amount to be invested. The trading of units on the Stock Exchange(s) will be in round lots of 1 i.e. the minimum number of units that can be bought or sold on the Stock Exchange(s) is 1 (one) unit.			Purchase	Additional Purchase	Repurchase	Rs. 5000 and any amount thereafter	Rs. 1000 and any amount thereafter	Rs. 1000 or 100 units																		
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Rs. 5000 and any amount thereafter	Rs. 1000 and any amount thereafter	Rs. 1000 or 100 units																									
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 Business Days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund.																										
<b>Benchmark Index</b>	CRISIL Short Term Bond Fund Index																										
<b>Dividend Policy</b>	Please refer to point 4 on page 27 for details.																										
<b>Name of the Fund Manager and tenure of managing the scheme</b>	Mr. Anil Bamboli (Tenure: 3 years) Mr. Rakesh Vyas (Dedicated Fund Manager for Overseas Investments) (Tenure: 3 years)																										
<b>Name of the Trustee Company</b>	HDFC Trustee Company Limited																										
<b>Performance of the Scheme (as at September 30, 2015)</b>	<b>HAIF - Series I - Plan A - Regular Option - Growth Option</b> <table border="1" data-bbox="433 657 974 785"> <thead> <tr> <th>Period</th> <th>Returns (%) ^</th> <th>Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td>8.71</td> <td>8.47</td> </tr> <tr> <td>Last 3 Years (1099 days)</td> <td>9.11</td> <td>9.18</td> </tr> <tr> <td>Since Inception* (1121 days)</td> <td>9.22</td> <td>9.21</td> </tr> </tbody> </table> ^ Past performance may or may not be sustained in the future Returns greater than one year are compounded annualized (CAGR). * Inception Date: March 06, '13 # CRISIL Short Term Bond Fund Index Since inception returns are calculated on Rs. 10 (allotment price)		Period	Returns (%) ^	Benchmark Returns (%)#	Last 1 Year (366 days)	8.71	8.47	Last 3 Years (1099 days)	9.11	9.18	Since Inception* (1121 days)	9.22	9.21	<b>Absolute Returns for each Financial Year for last 3 years ^</b>  <table border="1" data-bbox="999 657 1545 994"> <thead> <tr> <th>Financial Year</th> <th>HAIF - Series I - Plan A - Regular Option</th> <th>CRISIL Short Term Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>13-14</td> <td>9.21%</td> <td>8.86%</td> </tr> <tr> <td>14-15</td> <td>9.33%</td> <td>10.33%</td> </tr> <tr> <td>15-16</td> <td>8.57%</td> <td>8.47%</td> </tr> </tbody> </table>	Financial Year	HAIF - Series I - Plan A - Regular Option	CRISIL Short Term Bond Fund Index	13-14	9.21%	8.86%	14-15	9.33%	10.33%	15-16	8.57%	8.47%
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NAME OF SCHEME	HDFC Annual Interval Fund - Series I (HAIF) - Plan A and Plan B (Contd.)
Expenses of the Scheme (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP)	<p><b>Continuous Offer Period</b>  <b>Entry Load: Not Applicable</b>            Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.</p> <p><b>Exit/ Redemption Load:</b></p> <ul style="list-style-type: none"> <li>• <b>During the Specified Transaction Period:</b> Nil.</li> <li>• <b>Other than Specified Transaction Period:</b> Not Applicable. The Units under the respective Plan(s) cannot be directly redeemed with the Fund as the Units are listed on the stock exchange(s). These units can be sold on a continuous basis on the stock exchange(s) where the units are listed during the trading hours on all trading days.</li> </ul> <p><b>Also refer to point 5 on page 27 for further details on load structure.</b>            The Trustee/ AMC reserves the right to change / modify the load structure from a prospective date.</p>
(ii) Recurring Expenses (% p.a. of daily Net Assets)	<p>Actual expenses (inclusive of Service tax on Management fees and additional TER) for the previous financial year ended March 31, 2016 (Unaudited) :</p> <ul style="list-style-type: none"> <li>• Plan A - Regular Option : 0.06% p.a.</li> <li>• Plan A - Direct Option : 0.01% p.a.</li> <li>• Plan B - Regular Option : 0.06% p.a.</li> <li>• Plan B - Direct Option : 0.01% p.a.</li> </ul> <p>At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 5% of TER) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a. <b>Please refer point no 6 on page 27 for additional details on recurring expenses.</b></p>
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 7 on page 27 for details.
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.
Daily Net Asset Value (NAV) Publication	The AMC will calculate NAV on daily basis and disclose the NAV, Sale and Repurchase price at the close of every Business Day and send for publication to atleast 2 daily newspapers. NAV can also be viewed on the website of the Mutual Fund ( <a href="http://www.hdfcfund.com">www.hdfcfund.com</a> ) and on the website of Association of Mutual Funds in India - AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ). Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same.
For Investor Grievances, Please contact	Please refer to point 8 on page 27 for details.
Unit holder's Information	Please refer to point 9 on page 27 for details.
Portfolio Details (as on March 31, 2016)	For Scheme's portfolio holdings viz. Top 10 holdings by issuer and fund allocation towards various sectors refer to point 12 on page 33 for details.

NAME OF SCHEME	HDFC Corporate Debt Opportunities Fund (HCDOF)																
Type of Scheme	An Open-ended Income Scheme																
Investment Objective	To generate regular income and capital appreciation by investing predominantly in corporate debt.																
Asset Allocation Pattern of the Scheme	<p><b>Type of Instruments</b></p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Normal Allocation (% of Net Assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Corporate Debt* (including securitized debt #)</td> <td>80</td> <td>100</td> <td>Low to Medium</td> </tr> <tr> <td>Money market instruments</td> <td>0</td> <td>20</td> <td>Low</td> </tr> </tbody> </table> <p># Investments in securitized debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.            *Corporate Debt includes -            • non-convertible debt securities, which create or acknowledge indebtedness; • debentures, bonds and such other securities of a company or a body corporate constituted by or under a Central or State Act (such as Power Grid Corporation Ltd, National Thermal Power Corporation Ltd and Tamil Nadu Newsprint &amp; Paper Ltd) whether constituting a charge on the assets of the company or body corporate or not.</p> <p><b>The Scheme shall not invest in (1) Government securities (2) State Development Loans and (3) Corporate Debt issued by banks.</b>            The Scheme will not engage in short selling of securities. The Scheme may seek investment opportunity in Foreign Debt Securities (max. 35% of Net Assets) subject to SEBI (MF) Regulations 1996.</p>		Normal Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Corporate Debt* (including securitized debt #)	80	100	Low to Medium	Money market instruments	0	20	Low		
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Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy	For comparison of Existing Schemes, Investment Strategy and Risk Mitigation Strategy, please refer to point 1 on pages 18 to 22 for details. <b>Please refer to point 10 on Page 28 for prudential limits on portfolio concentration.</b>																
Risk Profile of the Scheme	Please refer to point 2 on pages 25 to 26 for details.																
Plans/ Options	<p><b>Plans</b></p> <ul style="list-style-type: none"> <li>• Regular Plan</li> <li>• Direct Plan</li> </ul> <p>(Portfolio will be common for the above Plans)  <b>Please refer to point no 11 on page 28 for further details.</b></p>	<p><b>Options under each Plan</b></p> <ul style="list-style-type: none"> <li>• Growth Option</li> <li>• Normal Dividend Option and Half Yearly Dividend Option</li> </ul> <p>Half Yearly Dividend Option in case Normal Dividend Option or Half Yearly Dividend Option is not indicated</p>															
Applicable NAV	Please refer to point 3 on pages 26 to 27 for details.																
Minimum Application Amount / Number of Units (Under each Option)	<p><b>Purchase</b></p> <p>Rs. 5,000 and any amount thereafter.</p>	<p><b>Additional Purchase</b></p> <p>Rs. 1,000 and any amount thereafter.</p>	<p><b>Repurchase</b></p> <p>Rs. 500 or 50 units</p>														
Despatch of Repurchase (Redemption) Request	Within 10 Business days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund.																
Benchmark Index	CRISIL Short Term Bond Fund Index																
Dividend Policy	Please refer to point 4 on page 27 for details.																
Name of the Fund Manager and tenure of managing the scheme	Mr. Shobhit Mehrotra (Tenure: 2 years) Mr. Rakesh Vyas (Dedicated Fund Manager for Overseas Investments) (Tenure: 2 years)																
Name of the Trustee Company	HDFC Trustee Company Limited																

NAME OF SCHEME	HDFC Corporate Debt Opportunities Fund (HCDOF) (Contd.)																			
Performance of the Scheme (as at September 30, 2015)	<b>HCDOF - Growth Option</b>		<b>Absolute returns for each financial year for the last 2 years ^</b>																	
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Expenses of the Scheme (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP)	<p><b>Continuous Offer Period</b> <b>Entry Load: Not Applicable</b> Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. <b>Exit Load :</b> • In respect of each purchase / switch-in of Units, an Exit Load of 2.00% is payable if Units are redeemed / switched-out within 12 months from the date of allotment. • In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out after 12 months but within 24 months from the date of allotment. • In respect of each purchase / switch-in of Units, an Exit Load of 0.50% is payable if Units are redeemed / switched-out after 24 months but within 36 months from the date of allotment. • No Exit Load is payable if Units are redeemed / switched-out after 36 months from the date of allotment. <b>Also refer to point 5 on page 27 for further details on load structure.</b> The Trustee/ AMC reserves the right to change / modify the load structure from a prospective date.</p>																			
(ii) Recurring Expenses (% p.a. of daily Net Assets)	<p>Actual expenses (inclusive of Service tax on Management fees and additional TER) for the previous financial year ended March 31, 2016 (Unaudited) : • Regular Plan : 1.80% p.a. • Direct Plan : 0.75% p.a. At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 5% of TER) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a. <b>Please refer point no 6 on page 27 for additional details on recurring expenses.</b></p>																			
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 7 on page 27 for details.																			
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.																			
Daily Net Asset Value (NAV) Publication	The AMC will calculate NAV on daily basis and disclose the NAV, Sale and Repurchase price at the close of every Business Day and send for publication to atleast 2 daily newspapers. NAV can also be viewed on the website of the Mutual Fund ( <a href="http://www.hdfcfund.com">www.hdfcfund.com</a> ) and on the website of Association of Mutual Funds in India - AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ). Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same.																			
For Investor Grievances, Please contact	Please refer to point 8 on page 27 for details.																			
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Portfolio Details (as on March 31, 2016)	For Scheme's portfolio holdings viz. Top 10 holdings by issuer and fund allocation towards various sectors refer to point 12 on page 33 for details.																			

NAME OF SCHEME	HDFC Banking and PSU Debt Fund (HBPDF)														
Type of Scheme	An Open-ended Income Scheme														
Investment Objective	To generate regular income through investments in debt and money market instruments consisting predominantly of securities issued by entities such as Scheduled Commercial Banks and Public Sector undertakings. However, there can be no assurance that the investment objective of the Scheme will be achieved.														
Asset Allocation Pattern of the Scheme	<p><b>Type of Instruments</b></p> <table border="1"> <thead> <tr> <th></th> <th>Minimum Allocation (% of Net assets)</th> <th>Maximum Allocation (% of Net assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Debt* and Money Market Instruments issued by Scheduled Commercial Banks and Public Sector Undertakings (PSU).</td> <td>80</td> <td>100</td> <td rowspan="2">Low to Medium</td> </tr> <tr> <td>Debt* (including government securities) and Money Market Instruments issued by entities other than the above@#</td> <td>0</td> <td>20</td> </tr> </tbody> </table> <p>*including investments in securitised debt. Total investment in securitised debt shall not exceed 50% of the net assets. @ The Scheme shall not invest in any Banks other than Scheduled Commercial Banks. The non banking / non PSU part of the portfolio will have exposure to companies from the private sector. # The Scheme may seek investment opportunity in the Foreign Debt Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Investment in Foreign Debt Securities will be made only in government securities and in debt/money market instruments issued by Foreign Commercial Banks/PSUs. Under normal circumstances, the Scheme shall not have an exposure of more than 20% of its assets in such Foreign Debt Securities subject to regulatory limits. The Scheme may use debt derivatives mainly for the purpose of hedging and portfolio balancing (max. 20% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996. Investments in CBLO and Repos made by the Scheme shall not exceed 20% of the net assets. The Scheme shall not undertake repo/reverse repo transactions in Corporate Debt Securities.</p>		Minimum Allocation (% of Net assets)	Maximum Allocation (% of Net assets)	Risk Profile	Debt* and Money Market Instruments issued by Scheduled Commercial Banks and Public Sector Undertakings (PSU).	80	100	Low to Medium	Debt* (including government securities) and Money Market Instruments issued by entities other than the above@#	0	20			
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Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy	For comparison of Existing Schemes, Investment Strategy and Risk Mitigation Strategy, please refer to point 1 on pages 18 to 22 for details. <b>Please refer to point 10 on Page 28 for prudential limits on portfolio concentration.</b>														

NAME OF SCHEME	HDFC Banking and PSU Debt Fund (Contd.)																				
<b>Risk Profile of the Scheme</b>	Please refer to point 2 on page 25 to 26 for details.																				
<b>Plans/ Options</b>	<b>Plans</b> <ul style="list-style-type: none"> <li>Regular Plan</li> <li>Direct Plan</li> </ul> (Portfolio will be common for the above Plans)	<b>Options under each Plan</b> <ul style="list-style-type: none"> <li>Growth Option</li> <li>Dividend Option</li> <li>Dividend Payout Option - where Payout or Reinvestment is not indicated under Dividend Option</li> <li>Frequency - Weekly Every Monday</li> </ul>																			
	Please refer to point no 11 on page 28 for further details.																				
<b>Applicable NAV</b>	Please refer to point 3 on pages 26 to 27 for details.																				
<b>Minimum Application Amount / Number of Units (Under each Option)</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>																		
	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or 50 units																		
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 Business Days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund.																				
<b>Benchmark Index</b>	CRISIL Short Term Bond Fund Index																				
<b>Dividend Policy</b>	Please refer to point 4 on page 27 for details.																				
<b>Name of the Fund Manager and tenure of managing the scheme</b>	Mr. Anil Bamboli (Tenure: 2 years) Mr. Rakesh Vyas (Dedicated Fund Manager for Overseas Investments) (Tenure: 2 years)																				
<b>Name of the Trustee Company</b>	HDFC Trustee Company Limited																				
<b>Performance of the Scheme (as at September 30, 2015)</b>	<b>HBPFD - Growth Option</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Period</th> <th>Returns (%) ^</th> <th>Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td style="text-align: center;">8.93</td> <td style="text-align: center;">8.47</td> </tr> <tr> <td>Since Inception* (736 days)</td> <td style="text-align: center;">9.53</td> <td style="text-align: center;">9.43</td> </tr> </tbody> </table> <p>^ Past performance may or may not be sustained in the future Returns greater than one year are compounded annualized (CAGR). * Inception Date : March 26 '14 # CRISIL Short Term Bond Fund Index Since inception returns are calculated on Rs. 10 (allotment price)</p>		Period	Returns (%) ^	Benchmark Returns (%)#	Last 1 Year (366 days)	8.93	8.47	Since Inception* (736 days)	9.53	9.43	<b>Absolute returns for each financial year for the last 2 year ^</b>  <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Financial Year</th> <th>HBPFD</th> <th>CRISIL Short Term Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>14-15</td> <td style="text-align: center;">9.95%</td> <td style="text-align: center;">10.32%</td> </tr> <tr> <td>15-16</td> <td style="text-align: center;">8.93%</td> <td style="text-align: center;">8.47%</td> </tr> </tbody> </table>	Financial Year	HBPFD	CRISIL Short Term Bond Fund Index	14-15	9.95%	10.32%	15-16	8.93%	8.47%
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<b>Expenses of the Scheme (i) Load Structure (For Lumpsum Purchases &amp; Investments through SIP / STP)</b>	<b>Continuous Offer Period</b> <b>Entry Load: Not Applicable</b> Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. <b>Exit Load : Nil</b> <b>Also refer to point 5 on page 27 for further details on load structure.</b> The Trustee/ AMC reserves the right to change / modify the load structure from a prospective date.																				
<b>(ii) Recurring Expenses (% p.a. of daily Net Assets)</b>	Actual expenses (inclusive of Service tax on Management fees and additional TER) for the previous financial year ended March 31, 2016 (Unaudited) : • Regular Plan : 0.34% p.a. • Direct Plan : 0.26% p.a. At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 5% of TER) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a. <b>Please refer point no 6 on page 27 for additional details on recurring expenses.</b>																				
<b>Waiver of Load for Direct Applications</b>	Not Applicable. Please refer to point 7 on page 27 for details.																				
<b>Tax treatment for the Investors (Unit holders)</b>	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.																				
<b>Daily Net Asset Value (NAV) Publication</b>	The AMC will calculate NAV on daily basis and disclose the NAV, Sale and Repurchase price at the close of every Business Day and send for publication to atleast 2 daily newspapers. NAV can also be viewed on the website of the Mutual Fund ( <a href="http://www.hdfcfund.com">www.hdfcfund.com</a> ) and on the website of Association of Mutual Funds in India - AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ). Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same.																				
<b>For Investor Grievances, Please contact</b>	Please refer to point 8 on page 27 for details.																				
<b>Unit holder's Information</b>	Please refer to point 9 on page 27 for details.																				
<b>Portfolio Details (as on March 31, 2016)</b>	For Scheme's portfolio holdings viz. Top 10 holdings by issuer and fund allocation towards various sectors refer to point 12 on page 34 for details.																				

## Information common to Schemes (as applicable)

### 1. Comparison of Existing Debt Schemes

#### Existing Debt Schemes

Name of the Scheme	HDFC Income Fund	HDFC Short Term Plan
<b>Type of Scheme</b>	Open-ended Income Scheme	Open-ended Income Scheme
<b>Investment Objective</b>	To optimise returns while maintaining a balance of safety, yield and liquidity.	To generate regular income through investment in debt securities and money market instruments.
<b>Investment Strategy</b>  [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details.]	<p>The net assets of the Scheme will be invested in Debt Securities and Money Market Instruments. The AMC will strive to assess risk of the potential investment in terms of credit risk, interest rate risk and liquidity risk.</p> <p>Based on this analysis, the AMC would manage the investments of the Scheme on a dynamic basis to exploit emerging opportunities in the investment universe and manage risks at all points in time. The AMC will attempt to reduce liquidity risk by investing in securities that would result in a staggered maturity profile of the portfolio, investment in structured securities that provide easy liquidity and securities that have reasonable secondary market activity.</p> <p>Consistent with the investment objectives of the scheme, the AMC aims to identify securities which offer superior levels of yield at low levels of risk. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p>	<p>The net assets of the Scheme will be invested in Debt Securities and Money Market Instruments. The Scheme will maintain an average maturity profile of 1 to 3 years. The primary objective of the Scheme is to generate regular income through investment in debt securities and money market instruments.</p>
<b>Risk Mitigation Strategy</b>	<ul style="list-style-type: none"> <li>• Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks.</li> <li>• Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> <li>• The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>• A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> <li>• For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity.</li> </ul>	<ul style="list-style-type: none"> <li>• Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks.</li> <li>• Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> <li>• The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>• A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> <li>• For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity.</li> </ul>
<b>Asset Under Management (Rs. in Crore) as on March 31, 2016 (Unaudited)</b>	3,070.64	2,524.04
<b>Number of Folios (Live Accounts) as on March 31, 2016</b>	22,227	15,437

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

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

#### Existing Debt Schemes

Name of the Scheme	HDFC High Interest Fund - Dynamic Plan (HHIF-DYP) and HDFC High Interest Fund - Short Term Plan (HHIF - STP)	HDFC Short Term Opportunities Fund
<b>Type of Scheme</b>	Open-ended Income Scheme	Open-Ended Income Scheme
<b>Investment Objective</b>	<p><b>HHIF - DYP</b> : To generate income by investing in a range of debt and money market instruments of various maturity dates with a view to maximising income while maintaining the optimum balance of yield, safety and liquidity.</p> <p><b>HHIF - STP</b> : To generate income by investing in a range of debt and money market instruments of various maturity dates with a view to maximising income while maintaining the optimum balance of yield, safety and liquidity. The objective is to cater to the needs of investors with shorter term investment horizons and to provide stable returns over shorter periods.</p>	To generate regular income through investments in Debt/ Money Market Instruments and Government Securities with maturities not exceeding 36 months.
<b>Investment Strategy</b>  [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details.]	<p><b>HHIF - DYP</b> : The Investment strategy involves investing in debt, money market and related instruments of various maturities on the basis of the expected interest rate scenarios over the short as well as medium term. The Plan shall follow an active duration management strategy by keeping a close watch on various domestic and global macro economic variables. It would take a tactical view on the interest rate outlook and accordingly change the allocation between gilt and other debt, money market instruments. Further, the Plan may look for opportunities across the curve both on the gilt as well as the corporate bond markets in order to capture spread movements. Such active strategy may result in higher portfolio turnover compared to other long-term debt funds.</p> <p><b>HHIF - STP</b> : The Investment strategy of restricting the portfolio largely to debt, money market and related instruments is intended to reduce risk while maintaining steady income. Credit risk will be minimised by investing only in those companies/industries that have been researched by the Investment Manager's research team supported by information from credit rating agencies authorised to carry out such activity under the SEBI Act. Risk will also be reduced through diversification of the portfolio. Monies collected shall be invested in transferable securities in the money market or in the capital market or in privately placed debentures as per the SEBI (MF) Regulations. The portfolio would be reviewed and rebalanced on a continual basis.</p> <p>HDFC High Interest Fund - Short Term Plan (HHIF - STP) has been designed to provide more stable returns to shorter-term investors with lower interest rate risk than the Dividend and Growth Plans / Options of HDFC High Interest Fund - Dynamic Plan (HHIF - DYP). Hence, over the long term, returns in HHIF - DYP may be higher than that of HHIF - STP but over the short term, HHIF - STP will have a relatively lower exposure to interest rate movements as its portfolio maturity may be shorter than that of HHIF - DYP.</p>	The investment objective of the Scheme is to generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 36 months. The Scheme seeks to generate income through investments in a range of debt and money market instruments of various credit ratings (above investment grade) with a view to maximizing income while maintaining an optimum balance of yield, safety and liquidity. The Scheme shall endeavour to develop a well-diversified, high credit portfolio of debt (including Securitised debt) and other securities that minimizes liquidity and credit risk.
<b>Risk Mitigation Strategy</b>	<ul style="list-style-type: none"> <li>• Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks.</li> <li>• Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> <li>• The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>• A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> <li>• For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity.</li> </ul>	<ul style="list-style-type: none"> <li>• Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks.</li> <li>• Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> <li>• As the Scheme has a cap on maturity of a security, it shall anchor investors with a similar investment horizon. However to mitigate liquidity risk, the Scheme shall invest in marketable securities, which shall be used to meet redemption. On expectation of redemption in future, the Scheme may suitably increase cash / money market component.</li> <li>• Fixed Income schemes/portfolios having predominant or higher proportion in securities with maturities of more than 36 months bucket are likely to have more volatility. This Scheme may have relatively lower volatility since interest rate risk has been capped by limiting the maturity of the securities to a period not exceeding 36 months.</li> <li>• The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>• A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> <li>• For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity.</li> </ul>
<b>Asset Under Management (Rs. in Crore) as on March 31, 2016 (Unaudited)</b>	<b>Dynamic Plan:</b> 1,993.68 <b>Short Term Plan:</b> 1,474.34	5,964.52
<b>Number of Folios (Live Accounts) as on March 31, 2016</b>	<b>Dynamic Plan:</b> 14,569 <b>Short Term Plan:</b> 5,503	11,130

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

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

#### Existing Debt Schemes

Name of the Scheme	HDFC Medium Term Opportunities Fund	HDFC Floating Rate Income Fund
<b>Type of Scheme</b>	Open-Ended Income Scheme	Open-ended Income Scheme
<b>Investment Objective</b>	To generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 60 months.	To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns and fixed rate debt securities and money market instruments.
<b>Investment Strategy</b> <b>[Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details.]</b>	The investment objective of the Scheme is to generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 60 months. The Scheme seeks to generate income through investments in a range of debt and money market instruments of various credit ratings (above investment grade) with a view to maximizing income while maintaining an optimum balance of yield, safety and liquidity. The Scheme shall endeavour to develop a well-diversified, high credit portfolio of debt (including Securitised debt) and other securities that minimizes liquidity and credit risk.	The net assets of the Scheme will be invested in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt instruments swapped for floating rate returns, and fixed rate debt instruments and money market instruments. The primary objective of this Scheme is to substantially minimise the interest rate risk for the investors. The fixed income derivative market has made considerable progress and has evolved into an excellent tool for risk management. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time. The Scheme will invest directly in floating rate debt instruments or will swap the returns from fixed rate instruments into floating rate returns or vice versa by the use of derivatives. The portfolio of the Short Term Plan will normally be skewed towards short term maturities with higher liquidity and the portfolio of the Long Term Plan will be normally skewed towards longer term maturities.
<b>Risk Mitigation Strategy</b>	<ul style="list-style-type: none"> <li>• Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks.</li> <li>• Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> <li>• As the Scheme has a cap on maturity of a security, it shall anchor investors with a similar investment horizon. However to mitigate liquidity risk, the Scheme shall invest in marketable securities, which shall be used to meet redemption. On expectation of redemption in future, the Scheme may suitably increase cash / money market component.</li> <li>• Fixed Income schemes/portfolios having predominant or higher proportion in securities with maturities of more than 60 months bucket are likely to have more volatility. This Scheme may have relatively lower volatility since interest rate risk has been capped by limiting the maturity of the securities to a period not exceeding 60 months.</li> <li>• The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>• A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> <li>• For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity.</li> </ul>	<ul style="list-style-type: none"> <li>• Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks.</li> <li>• Investments in debt / money market securities would be undertaken after assessing the associated credit risk and liquidity risk as well as assessing the interest rate outlook.</li> <li>• The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>• A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> <li>• For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity.</li> </ul>
<b>Asset Under Management (Rs. in Crore) as on March 31, 2016 (Unaudited)</b>	4,350.92	<b>Long Term Plan:</b> 1,793.90 <b>Short Term Plan:</b> 9,661.65
<b>Number of Folios (Live Accounts) as on March 31, 2016</b>	3,655	<b>Long Term Plan:</b> 2,612 <b>Short Term Plan:</b> 7,630

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

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

#### Existing Debt Schemes

Name of the Scheme	HDFC Cash Management Fund - Treasury Advantage Plan	HDFC Annual Interval Fund - Series I (Plan A & B)
<b>Type of Scheme</b>	Open-ended Income Scheme.	An Interval Income Scheme
<b>Investment Objective</b>	To generate regular income through investment in debt securities and money market instruments.	To generate regular income through investments in Debt/ Money Market Instruments and Government Securities.
<b>Investment Strategy</b>  [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details.]	The net assets of the Treasury Advantage Plan will be invested in debt securities and money market instruments. This Scheme is suitable for investors having a short-term investment horizon and seek high levels of liquidity for their investments. This Scheme would endeavour to generate regular returns commensurate with low levels of interest rate risk. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI/ SEBI from time to time.	The net assets of the Plans are invested in Debt, Money market instruments and Government Securities which mature on or before the opening of the immediately following Specified Transaction Period. However, in case of securities with put and call options the residual time for exercising the put option of the securities shall not be beyond the opening of the immediately following Specified Transaction Period.
<b>Risk Mitigation Strategy</b>	<ul style="list-style-type: none"> <li>• Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks.</li> <li>• Investments in debt/ money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> <li>• The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>• A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> <li>• For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity.</li> </ul>	<ul style="list-style-type: none"> <li>• Exposure to debt securities, other than Sovereign exposures, would be diversified to manage concentration risk.</li> <li>• Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> <li>• A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> <li>• The Scheme would keep the maturity of its debt assets within the next specified transaction period. This would limit the market risk of the portfolio.</li> <li>• Since investors can subscribe/ redeem/ Switch units of the Plan(s) under the Scheme only during the Specified Transaction Period (STP) and the assets would also mature on or before the STP, the liquidity risk would be minimised.</li> </ul>
<b>Asset Under Management (Rs. in Crore) as on March 31, 2016 (Unaudited)</b>	7,869.99	<b>Plan A:</b> 58.24 <b>Plan B:</b> 31.16
<b>Number of Folios (Live Accounts) as on March 31, 2016</b>	1,03,173	<b>Plan A:</b> 51 <b>Plan B:</b> 51



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

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

#### Existing Debt Schemes

Name of the Scheme	HDFC Corporate Debt Opportunities Fund	HDFC Banking and PSU Debt Fund
<b>Type of Scheme</b>	An Open-ended Income Scheme	An Open-ended Income Scheme
<b>Investment Objective</b>	To generate regular income and capital appreciation by investing predominantly in corporate debt.	To generate regular income through investments in debt and money market instruments consisting predominantly of securities issued by entities such as Scheduled Commercial Banks and Public Sector undertakings. There is no assurance that the investment objective of the Scheme will be realized.
<b>Investment Strategy</b> <b>[Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details.]</b>	The investment objective of the Scheme is to generate regular income and capital appreciation by investing predominantly in corporate debt. The net assets under the Scheme will be invested in Corporate Debt Securities and Money Market Instruments with maturities across the entire range of the yield curve to take advantage of various interest rate scenarios. Since corporate debt normally trade above government securities, the Scheme aims to benefit from the spreads over the Government Securities. The modified duration of the portfolio shall not exceed 5 years.	The Scheme aims to invest in debt and money market instruments issued by entities such as Scheduled Commercial Banks and Public Sector Undertakings with a view to offer superior levels of yield at lower levels of risk. The fund manager will focus on credit quality as an important criterion for investment decision making. Investments in securities issued by Scheduled Commercial Banks and PSUs shall be primarily made with the intention of maintaining high credit quality of the portfolio and to ensure safety in terms of timely repayment of interest and maturity proceeds. Further, higher liquidity of securities issued by Scheduled Commercial Banks and PSUs would help mitigate liquidity risk. The Scheme may seek investment opportunity in the Foreign Debt Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Investment in Foreign Debt Securities will only be made in government securities and in debt/money market instruments issued by Foreign Commercial Banks/ PSUs.
<b>Risk Mitigation Strategy</b>	<ul style="list-style-type: none"> <li>• <b>Credit Risk:</b> A detailed credit evaluation of each investment opportunity will be undertaken. Investments will usually be in instruments that have been assigned high investment grade ratings by a recognised rating agency. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> <li>• <b>Interest Rate Risk:</b> An interest rate scenario analysis would be performed on an on-going basis, considering the impact of the developments on the macroeconomic front and the demand and supply of funds. Based on the above analysis, the AMC would manage the duration of the Scheme on a dynamic basis to exploit emerging opportunities in the investment universe and manage risks at all points in time.</li> <li>• <b>Liquidity Risk:</b> The AMC will attempt to reduce liquidity risk by investing in securities that would result in a staggered maturity profile of the portfolio, investment in securities that provide relatively easy liquidity and securities that have reasonable secondary market activity. The AMC will comply with all applicable exposure limits and take actions. Effective and continuous monitoring of the Scheme shall be ensured and necessary actions shall be taken, if required.</li> <li>• <b>Derivatives Risk:</b> The AMC has provision for using derivative instruments for portfolio balancing and hedging purposes. Interest Rate Swaps will be done with approved counter parties under pre approved ISDA agreements. Mark to Market of swaps, netting off of cash flow and default provision clauses will be provided as per standard practice on a reciprocal basis. Interest Rate Swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines.</li> <li>• <b>Concentration Risk:</b> The AMC will mitigate this risk by investing in sufficiently large number of issuers spread across the financial and manufacturing/ services sectors so as to maintain optimum diversification and keep issuer/sector specific concentration risk relatively low.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Credit Risk:</b> A detailed credit evaluation of each investment opportunity will be undertaken. Investments will usually be in instruments that have been assigned high investment grade ratings by a recognised rating agency. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> <li>• <b>Interest Rate Risk:</b> An interest rate scenario analysis would be performed on an on-going basis, considering the impact of the developments on the macroeconomic front and the demand and supply of funds. Based on the above analysis, the AMC would manage the duration of the Scheme on a dynamic basis to exploit emerging opportunities in the investment universe and manage risks at all points in time.</li> <li>• <b>Liquidity Risk:</b> The AMC will attempt to reduce liquidity risk by investing in securities that would result in a staggered maturity profile of the portfolio, investment in securities that provide relatively easy liquidity and securities that have reasonable secondary market activity. The AMC will comply with all applicable exposure limits and take actions. Effective and continuous monitoring of the Scheme shall be ensured and necessary actions shall be taken, if required.</li> <li>• <b>Derivatives Risk:</b> The AMC has provision for using derivative instruments for portfolio balancing and hedging purposes. Interest Rate Swaps will be done with approved counter parties under pre approved ISDA agreements. Mark to Market of swaps, netting off of cash flow and default provision clauses will be provided as per standard practice on a reciprocal basis. Interest Rate Swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines.</li> <li>• <b>Concentration Risk:</b> The AMC will mitigate this risk by investing in sufficiently large number of issuers spread across the financial and manufacturing/ services sectors so as to maintain optimum diversification and keep issuer/sector specific concentration risk relatively low.</li> </ul>
<b>Asset Under Management (Rs. in Crore) as on March 31, 2016 (Unaudited)</b>	6,505.26	354.29
<b>Number of Folios (Live Accounts) as on March 31, 2016</b>	30,203	1,656

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

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

#### Existing Liquid Schemes

Name of the Scheme	HDFC Cash Management Fund	HDFC Liquid Fund
<b>Type of Scheme</b>	<b>Savings &amp; Call Plan:</b> Open ended High Liquidity Income Scheme.	Open-ended Liquid Income Scheme
<b>Investment Objective</b>	<b>Savings &amp; Call Plan</b> - To generate optimal returns while maintaining safety and high liquidity.	To enhance income consistent with a high level of liquidity, through a judicious portfolio mix comprising of money market and debt instruments.
<b>Investment Strategy</b>  [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details.]	<p><b>Savings Plan:</b> The Savings Plan is suitable for investors' especially institutional investors who have short-term savings/investment horizon and seek liquidity of their investment at short notice.</p> <p>The net assets of the Savings Plan will be invested in debt securities and money market instruments with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. The Plan may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI/ SEBI from time to time.</p> <p><b>Call Plan:</b> The net assets of the Call Plan will be invested in debt securities and money market instruments with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. Investments under the Call Plan would be made predominantly in Collateralised Borrowing &amp; Lending Obligations (CBLO), overnight reverse repos in Government securities and fixed income securities with overnight maturity/ liquidity. The Plan may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI/ SEBI from time to time.</p>	The net assets of the Scheme will be invested in debt securities and money market instruments with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. Consistent with the investment objectives of the Scheme, the AMC aims to identify securities which offer superior returns at lower level of risk while maintaining the liquidity profile. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI/ SEBI from time to time.
<b>Risk Mitigation Strategy</b>	<p><b>Savings Plan:</b></p> <ul style="list-style-type: none"> <li>Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks.</li> <li>Investments in debt / money market securities would be undertaken after assessing the associated credit risk and liquidity risk.</li> <li>Being a Liquid Scheme, the Scheme's investments are restricted to securities maturing within 91 days.</li> <li>A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> <li>For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities within 91 days, investing in securities providing relatively higher liquidity and securities having a reasonable secondary market activity.</li> </ul> <p><b>Call Plan:</b></p> <ul style="list-style-type: none"> <li>Exposure to debt securities, other than Sovereign exposures, would be diversified comprising different issuers. This shall aid in managing concentration risk and sector-specific risks.</li> <li>Investments in debt / money market securities would be undertaken after assessing the associated credit risk and liquidity risk. Being a Liquid Scheme, the Scheme's investments are restricted to securities maturing within 91 days. Specifically, this being a Plan tracking overnight call market rates, the average maturity is likely to be much less than 91 days. This minimises the interest rate risk substantially.</li> <li>Although the Plan's assets are of a very short maturity, a credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> <li>Liquidity risk in this Plan would be managed by having a reasonable portion of the portfolio comprising very short maturities of upto a few days.</li> </ul>	<ul style="list-style-type: none"> <li>Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks.</li> <li>Investments in debt / money market securities would be undertaken after assessing the associated credit risk and liquidity risk.</li> <li>Being a Liquid Scheme, the Scheme's investments are restricted to securities maturing within 91 days.</li> <li>A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> <li>For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities within 91 days, investing in securities providing relatively higher liquidity and securities having a reasonable secondary market activity.</li> </ul>
<b>Asset Under Management (Rs. in Crore) as on March 31, 2016 (Unaudited)</b>	<b>Savings Plan:</b> 5,113.70 <b>Call Plan:</b> 145.76	17,409.82
<b>Number of Folios (Live Accounts) as on March 31, 2016</b>	<b>Savings Plan:</b> 16,163 <b>Call Plan:</b> 631	35,444

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

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

#### Existing Gilt Schemes

Name of the Scheme	HDFC Gilt Fund - Short Term Plan	HDFC Gilt Fund - Long Term Plan
<b>Type of Scheme</b>	Open-ended Income Scheme	Open-ended Income Scheme
<b>Investment Objective</b>	To generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/or a State Government.	To generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/or a State Government.
<b>Investment Strategy</b> <b>[Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details.]</b>	<p>The Scheme offers investors two separate Plans (i.e. Short Term Plan and Long Term Plan) representing investments made and held in two separate investment portfolios. The portfolios may differ in the portfolio allocation to a particular asset class and the issue held as well as in the average maturity of each portfolio.</p> <p>It is proposed to invest the proceeds of the Short Term Plan in sovereign securities issued by the Central Government and/or a State Government with short to medium term residual maturities.</p> <p>The Scheme will purchase securities in the public offerings, as well as those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme may also participate in auction of Government Securities. Being a dedicated Gilt Scheme, Investments will be restricted to Government of India Dated Securities, Treasury Bills and State Government Dated Securities. Yields on these instruments are dynamic and change from time to time. Factors affecting the yields include the prevalent liquidity conditions, expectations on supply of these instruments from the issuers and the economic scenario.</p>	<p>The Scheme offers investors two separate Plans (i.e. Short Term Plan and Long Term Plan) representing investments made and held in two separate investment portfolios. The portfolios may differ in the portfolio allocation to a particular asset class and the issue held as well as in the average maturity of each portfolio.</p> <p>It is proposed to invest the proceeds of the Long Term Plan in sovereign securities issued by the Central Government and/or a State Government with medium to long term maturities.</p> <p>The Scheme will purchase securities in the public offerings, as well as those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme may also participate in auction of Government Securities. Being a dedicated Gilt Scheme, Investments will be restricted to Government of India Dated Securities, Treasury Bills and State Government Dated Securities. Yields on these instruments are dynamic and change from time to time. Factors affecting the yields include the prevalent liquidity conditions, expectations on supply of these instruments from the issuers and the economic scenario.</p>
<b>Risk Mitigation Strategy</b>	<ul style="list-style-type: none"> <li>• Investments in Government Securities and Treasury Bills would be undertaken after assessing the associated interest rate risk and liquidity risk in various maturity segments.</li> <li>• The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>• For mitigating liquidity risk, the Scheme will strive to have within the identified maturity buckets, those Government securities having a reasonable secondary market activity.</li> </ul>	
<b>Asset Under Management (Rs. in Crore) as on March 31, 2016 (Unaudited)</b>	3,070.64	3,070.64
<b>Number of Folios (Live Accounts) as on March 31, 2016</b>	22,227	15,437

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

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

#### Scheme(s) specific Risk factors

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

- The Net Asset Value (NAV) of the Scheme(s), to the extent invested in Debt and Money Market instruments, will be affected by changes in the general level of interest rates. The NAV of the Scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- Money market instruments, while fairly liquid, lack a well developed secondary market, which may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses till the security is finally sold.
- Investments in money market instruments involve credit risk commensurate with short term rating of the issuers.
- Investment in Debt instruments are subject to varying degree of credit risk or default risk (i.e. the risk of an issuer's inability to meet interest and principal payments on its obligations) or any other issues, which may have their credit ratings downgraded. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic and/ or political conditions specific to an issuer, all of which are factors that may have an adverse impact on an issuer's credit quality and security values. This may increase the risk of the portfolio. The Investment Manager will endeavour to manage credit risk through in-house credit analysis.
- Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates and are subject to issuer default risk. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio. Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically.
- **Prepayment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the Scheme to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the Scheme(s).
- **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- **Settlement Risk:** Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well developed and liquid secondary market for debt securities, may result at times in potential losses to the Scheme in the event of a subsequent decline in the value of securities held in the Scheme's portfolio.
- The Scheme(s) at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.

##### Related to HFRIF

###### • Basis Risk:

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

###### • Settlement Risk:

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

###### • Liquidity Risk:

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

###### • Benchmark Risk:

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

###### • Interest Rate Risk:

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

##### Related HCDOF

- Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Investments in corporate debt carry a higher level of risk than investments in Government securities. Further even among corporate debt, AAA/P1+ rated instruments are comparatively less risky than AA/P1 rated instruments. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern.
- Investments in Corporate Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic or and political conditions specific to an issuer, all of which are factors that may have an adverse impact on an issuer's credit quality and security values.

##### Risk factors related to HBPDF

- The Scheme will predominantly invest in debt and money market instruments issued by Scheduled Commercial Banks and PSUs and accordingly carries some concentration risks. These issuers also tend to be heavily regulated and affected by government policies. Such securities may also be open to some credit and liquidity risks. However, as compared to other fixed income securities, debt and money market instruments issued by Scheduled Commercial Banks and PSUs are perceived to have a lower level of credit risk associated with them. Further, since such instruments have relatively higher liquidity, the liquidity risk is estimated to be low.

##### General Risk factors

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

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

##### Risk factors associated with investing in Securitised Debt

Risk factors associated with investing in Securitised Debt summarized below.

- Limited Liquidity & Price Risk
- Limited Recourse, Delinquency and Credit Risk
- Risks due to possible prepayments and Charge Offs

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

- Bankruptcy of the Swap Bank
- Risk of Co-mingling

### Risk factors associated with Securities Lending

As with other modes of extensions of credit, there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

### Risks Associated Processing of Transaction Through Stock Exchange Mechanism

The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognised stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing/settlement, etc. upon which the Fund has no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s).

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

#### • Currency Risk:

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

#### • Interest Rate Risk:

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

#### • Credit Risk:

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

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

#### • Country Risk:

The Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors' financial interests. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bilateral conflict leading to immobilisation of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

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

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

- The AMC, on behalf of the Scheme(s) may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance Unit holders' interest. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Other risks include, the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.
- **Credit Risk:** The credit risk in derivative transaction is the risk that the counter party will default on its obligations and is generally low, as there is no exchange of principal amounts in a derivative transaction.
- **Illiquidity risk:** This is the risk that a derivative cannot be sold or purchased quickly enough at a fair price, due to lack of liquidity in the market

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

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

extent the benchmark index fails to capture the interest rate movement.

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

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

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

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

### Risk Factors specific to HDFC Annual Interval Fund - Series I

#### Risk Factors associated with Market Trading

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

### 3) Applicable Net Asset Value (NAV) [For Schemes other than HLF & HCMF Saving Plan & Call Plan]:

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

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

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

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

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

Where application is received after the cut-off time on a Business Day but the funds are cleared on the same day, the closing NAV of the next Business Day shall be applicable.

For investments of an amount equal to or more than Rs.2 lakh through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Flex-STP, Swing STP, FLEXINDEX Plan, the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme.

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

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

All multiple applications for investment at the Unit holders' PAN and holding pattern level in a Scheme (irrespective of amount or the plan/option/sub-option) received on the same Business Day, will be aggregated to ascertain whether the total amount equals to Rs. 2 lakh or more and to determine the applicable Net Asset Value. Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. The AMC may have additional criteria for aggregation of multiple transactions. The criteria for aggregation of multiple transactions shall be as decided by the AMC at its sole discretion from time to time.

### For Redemptions including switch-outs:

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

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

### Transactions through online facilities / electronic modes:

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

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

### 4) Dividend Policy

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

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

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

### 5) Load Structure

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

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

### 6) Recurring Expenses

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

- Expenses in respect of inflows from beyond top 15 cities - a maximum charge of 0.30% on the daily net assets computed as per the guidelines issued by SEBI for meeting distribution expenses incurred for bringing inflows from such cities;
- Expenses not exceeding 0.20% p.a. of daily net assets towards Investment Management and Advisory Fees and the various sub-heads of recurring expenses mentioned under Regulation 52 (2) and (4) of SEBI (MF) Regulations respectively;
- Brokerage and transaction costs not exceeding 0.12% of the value of trades in case of cash market transactions and 0.05% of the value of trades in case of derivatives transactions; and
- Service Tax on Investment Management and Advisory Fees.

### 7) Waiver of Load for Direct Applications

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

### 8) For Investor Grievances, Please contact

Investors may contact any of the Investor Service Centres (ISCs) of the AMC for any queries / clarifications at telephone number 1800 3010 6767/ 1800 419 7676 (toll free), Fax number: (022) 22821144, e-mail: [cliser@hdfcfund.com](mailto:cliser@hdfcfund.com). Investors can also post their grievances/feedback/suggestions on our website [www.hdfcfund.com](http://www.hdfcfund.com) under the section 'Feedback or Queries'. The Head Office of the AMC will follow up with the respective ISCs to ensure timely redressal and prompt investor services. Mr. John Mathews, Head - Client Services can be contacted at HDFC House, 3rd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020 at telephone number (Direct) (022) 66316301 or telephone number (Board) (022) 66316333. His email contact is: [jmathews@hdfcfund.com](mailto:jmathews@hdfcfund.com)

### Registrar and Transfer Agent :

#### Computer Age Management Services Pvt. Ltd.,

Unit: HDFC Mutual Fund

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

Telephone No: 044-30212816

Fax No: 044-42032955

Email: [enq\\_h@camsonline.com](mailto:enq_h@camsonline.com)

### 9) Unit holder's Information

#### Account Statement:

- The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days of receipt of valid application/ transaction to the Unit holders registered e-mail address and/or mobile number.
- A Consolidated Account Statement (CAS), generated based on PAN, containing details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month shall be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month by mail/email. In case of non-availability of PAN, AMC will send monthly account statement for any financial transactions undertaken during the month on or before 10th day of the succeeding month by mail/ email. In case of a specific request received from the Unit holders, the AMC/Fund will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request by mail/email.
- For folios not included in the CAS (due to non-availability of PAN), the AMC shall issue monthly account statement to such Unit holder(s), for any financial transaction undertaken during the month on or before 10th of succeeding month by mail or email.
- For folios not eligible to receive CAS (due to non-availability of PAN), the AMC shall issue an account statement detailing holding across all schemes at the end of every six months (i.e. September/March), on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/e-mail.
- The Unit holder may request for a physical account statement by writing/calling the AMC/ ISC/ R&T. The Mutual Fund/ AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.
- **Investors who have a demat account and opt to hold units in non-demat form, a single Securities Consolidated Account Statement ('SCAS') generated based on PAN for each calendar month, shall be sent by mail/ email in whose folio(s) transaction(s) has/have taken place during the month on or before 10th of the succeeding month. The SCAS will be sent by e-mail to the investor(s) whose e-mail address is registered with the Depositories. In case an investor does not wish to receive SCAS through e-mail, an option shall be given by the Depository to receive SCAS in physical. Where PAN is not available, the account statement shall be sent to the Unit holder by the AMC.**
- In case there is no transaction in the folio, a half yearly SCAS detailing holding across all schemes of mutual funds and securities held in dematerialized form across demat accounts shall be sent by Depositories to investors at the end of every six months (i.e. September/March), on or before 10th day of succeeding month. The half yearly SCAS will be sent by mail/e-mail as per the mode of receipt opted by the investors to receive monthly SCAS.
- Investors who are not eligible for receiving SCAS shall continue to receive a monthly account statement from the AMC on or before 10th day of succeeding month.
- The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically.

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

#### Periodic Disclosure

**Monthly Portfolio Disclosures:** Portfolio of the Scheme(s) as on the last day of the month shall be disclosed on or before the tenth day of the succeeding month on the website of the Mutual Fund viz. [www.hdfcfund.com](http://www.hdfcfund.com) in the prescribed format.

**Monthly Average Asset under Management (Monthly AAUM) Disclosure:** The Mutual Fund shall disclose the Monthly AAUM under different categories of Schemes as specified by SEBI in the prescribed format on a monthly basis on its website viz. [www.hdfcfund.com](http://www.hdfcfund.com) and forward to AMFI within 7 working days from the end of the month.

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

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

**Half Yearly Results:** Half yearly Unaudited Financial Results shall be hosted in the prescribed format on the website of the Mutual Fund on [www.hdfcfund.com](http://www.hdfcfund.com) within one month from the close of each half year i.e. on March 31 and on September 30 and an advertisement in this regard shall be published in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. A link for the half yearly Unaudited Financial Results shall also be provided on website of Association of Mutual Funds in India (AMFI) on [www.amfiindia.com](http://www.amfiindia.com)

**Annual Report:** The Scheme wise annual report or an abridged summary thereof shall be sent:

- (i) by e-mail to the Unit holders whose e-mail address is available with the Fund,
- (ii) in physical form to the Unit holders whose email address is not registered with the Fund and/or those Unit holders who have opted / requested for the same.

The scheme wise annual report or an abridged summary thereof shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year).

The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the AMC.

A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).

### 10) Prudential limits in sector exposure and group exposure in debt-oriented mutual fund schemes

The Scheme shall not invest more than 25% of its net assets in debt securities issued by issuers belonging to one sector. AMC shall utilize the "Sector" classification prescribed by AMFI for this purpose. However, this limit will not apply to investments in Certificates of Deposit issued by Banks, CBLs, Government Securities, Treasury Bills, Short Term Deposits of scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks.

The Scheme may have an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 5% of its net assets by way of increase in exposure to Housing Finance Companies (HFCs) registered with National Housing Bank. Such additional exposure shall be to securities issued by HFCs which are rated AA and above. The total investment / exposure in HFCs shall not exceed 25% of the net assets of the Scheme.

Each of the Schemes shall not invest more than 20% of its net assets in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks). Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Trustees.

For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

### 11) Plan/Option

#### Growth Option

Dividends will not be declared under this Option. The income attributable to Units under this Plan / Option will continue to remain invested and will be reflected in the Net Asset Value of Units under this Option.

Hence, Unitholders who opt for this Option will not receive any dividend.

#### Dividend Option

Under the Dividend Option, it is proposed to declare dividends, as mentioned in the table below, subject to availability of distributable surplus, as computed in accordance with SEBI (MF) Regulations.

#### Dividend Payout Facility - Applicable to all Scheme(s) offering Dividend Payout Facility

Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders / Beneficial Owners whose names appear in the Register of Unit holders maintained by the Mutual Fund/ statement of beneficial ownership maintained by the Depositories, as applicable, on the notified record date.

#### Dividend Re-investment Facility - Applicable to all Scheme(s) offering Dividend Re-investment Facility

Unit holders opting for Dividend Plan / Option may choose to reinvest the dividend to be received by them in additional Units of the Scheme. Under this facility, the dividend due and payable to the Unit holders will be compulsorily and without any further act by the Unit holders, reinvested in the Dividend Plan / Option at the prevailing ex-dividend Net Asset Value per Unit on the record date. The amount of dividend re-invested will be net of tax deducted at source, wherever applicable. The dividends so reinvested shall constitute a constructive payment of dividends to the Unit holders and a constructive receipt of the same amount from each Unit holder for reinvestment in Units.

On reinvestment of dividends, the number of Units to the credit of Unit holder will increase to the extent of the dividend reinvested divided by the Applicable NAV as explained above. **There shall, however, be no Entry Load and Exit Load on the dividend so reinvested.**

The AMC reserves the right to introduce a new option / investment Plan at a later date, subject to the SEBI (MF) Regulations. The AMC also reserves the right to discontinue / withdraw any option / investment plan, if deemed fit, after taking approval of the Board of Directors of AMC and Trustee.

#### Default Plan

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.

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

### 12. Portfolio Details (as on March 31, 2016)

HDFC Income Fund - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
GOI	85.34	Sovereign	85.34
The Tata Power Company Ltd.	1.89	Financial Services	5.53
Food Corporation of India	1.69	Energy	3.08
State Bank of Travancore	1.63	Consumer Goods	1.69
HDFC Liquid Fund	1.47	Metals	1.68
State Bank of India	1.34	Construction	0.38
Bank of Baroda	1.21	Others	2.30
NTPC Limited	1.20	<b>Grand Total</b>	<b>100.00</b>
Tata Steel Ltd.	0.87		
Hindalco Industries Ltd	0.81		
<b>Grand Total</b>	<b>97.43</b>		

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

HDFC High Interest Fund - Dynamic Plan - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
GOI	87.10	Sovereign	87.10
Food Corporation of India	1.89	Financial Services	3.80
Hindalco Industries Ltd	1.75	Consumer Goods	1.89
Power Finance Corporation Ltd	1.42	Metals	1.75
Mahanagar Telephone Nigam Ltd.	1.35	Telecom	1.35
HDFC Liquid Fund	1.26	Energy	0.30
State Bank of Travancore	1.26	Others	3.81
Bank of Baroda	0.75	<b>Grand Total</b>	<b>100.00</b>
National Bank for Agri & Rural Dev.	0.38		
The Tata Power Company Ltd.	0.27		
<b>Grand Total</b>	<b>97.42</b>		

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

HDFC High Interest Fund - Short Term Plan - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
GOI	32.91	Sovereign	32.91
Vedanta Ltd.	7.90	Financial Services	30.69
Power Finance Corporation Ltd.	5.13	Metals	10.70
Rural Electrification Corporation Ltd.	4.13	Energy	6.88
Raymond Ltd.	3.76	Textiles	3.76
Hindustan Petroleum Corp. Ltd.	3.45	Automobile	3.43
Tube Investments of India Ltd.	3.43	Media & Entertainment	3.16
TATA Capital Housing Finance Ltd	3.40	Construction	2.92
Writers and Publishers Private Ltd	3.16	Telecom	0.71
Magma Fincorp Ltd.	3.14	Others	4.85
<b>Grand Total</b>	<b>70.42</b>	<b>Grand Total</b>	<b>100.00</b>

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)



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

### 12. Portfolio Details (as on March 31, 2016) (Contd.)

HDFC Short Term Plan - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
Rural Electrification Corporation Ltd	5.78	Financial Services	33.57
Aditya Birla Retail Ltd	4.61	Construction	11.83
HDFC Liquid Fund	4.60	Media & Entertainment	9.53
EID Parry (India) Ltd.	3.98	Energy	6.59
Sadbhav Infrastructure Project Ltd	3.97	Consumer Goods	6.01
Vedanta Ltd.	3.76	Metals	4.37
TATA MOTOR FINANCE LTD	3.75	Fertilisers & Pesticides	3.98
Adani Power Limited	3.65	Chemicals	3.88
Writers and Publishers Private Ltd	3.42	Textiles	3.28
Aarti Industries Ltd.	3.27	Cement & Cement Products	3.23
<b>Grand Total</b>	<b>40.79</b>	Automobile	2.03
		Industrial Manufacturing	1.10
		Sovereign	1.06
		Services	0.40
		Telecom	0.40
		Others	8.75
		<b>Grand Total</b>	<b>100.00</b>

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

HDFC Short Term Opportunities Fund - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
Power Finance Corporation Ltd.	12.28	Financial Services	71.50
GOI	10.49	Sovereign	10.49
LIC Housing Finance Ltd.	8.59	Energy	4.40
Housing Development Finance Corporation Ltd.	7.66	Metals	4.20
Rural Electrification Corporation Ltd.	5.31	Telecom	3.54
Small Industries Development Bank of India	5.05	Cement & Cement Products	1.72
National Bank for Agriculture and Rural Development	4.58	Automobile	1.29
Steel Authority Of India Ltd.	4.20	Others	2.85
Reliance Jio Infocomm Limited	3.54	<b>Grand Total</b>	<b>100.00</b>
National Housing Bank	3.03		
<b>Grand Total</b>	<b>64.72</b>		

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

HDFC Medium Term Opportunities Fund - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
GOI	26.86	Financial Services	52.93
Power Finance Corporation Ltd.	8.78	Sovereign	26.86
LIC Housing Finance Ltd.	7.89	Energy	16.21
Rural Electrification Corporation Ltd.	7.16	Automobile	1.75
National Bank for Agriculture and Rural Development	7.12	Others	2.24
Power Grid Corporation of India Ltd	7.06	<b>Grand Total</b>	<b>100.00</b>
Housing Development Finance Corporation Ltd.\$	6.58		
NTPC Limited	4.45		
Tata Sons Ltd.	3.16		
Petronet Lng Limited	2.36		
<b>Grand Total</b>	<b>81.42</b>		

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**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

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

### 12. Portfolio Details (as on March 31, 2016)

HDFC Gilt Fund - Short Term Plan - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
GOI	91.41	Sovereign	91.41
<b>Grand Total</b>	<b>91.41</b>	Others	8.59
		<b>Grand Total</b>	<b>100.00</b>

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

HDFC Gilt Fund - Long Term Plan - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
GOI	96.32	Sovereign	96.32
<b>Grand Total</b>	<b>96.32</b>	Others	3.68
		<b>Grand Total</b>	<b>100.00</b>

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

HDFC Floating Rate Income Fund - Short Term Plan - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
Rural Electrification Corporation Ltd.	9.51	Financial Services	86.59
Indian Railways Finance Corp. Ltd.	7.86	Metals	3.64
Small Industries Development Bank of India	6.64	Sovereign	3.43
Power Finance Corporation Ltd.	6.15	Pharma	1.50
IDBI Bank Limited	4.62	Energy	1.33
Axis Bank Ltd.	4.33	Consumer Goods	0.53
Housing Development Finance Corporation Ltd.\$	4.27	Construction	0.45
LIC Housing Finance Ltd.	3.94	Fertilisers & Pesticides	0.43
GOI	3.43	Services	0.27
Tata Capital Financial Services Ltd	3.20	Cement & Cement Products	0.27
<b>Grand Total</b>	<b>53.94</b>	Others	1.56
		<b>Grand Total</b>	<b>100.00</b>

\$ Co Sponsor

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

HDFC Floating Rate Income Fund - Long Term Plan - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
GOI	36.21	Financial Services	62.82
Canara Bank	10.69	Sovereign	36.21
National Bank for Agriculture and Rural Development	7.73	Others	0.98
Bank of Baroda	5.49	<b>Grand Total</b>	<b>100.00</b>
Small Industries Development Bank of India	5.49		
Oriental Bank of Commerce	5.45		
ICICI Bank Ltd.	5.45		
State Bank of Bikaner & Jaipur	5.44		
Punjab & Sind Bank	5.20		
Indusind Bank Ltd.	4.94		
<b>Grand Total</b>	<b>92.08</b>		

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

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

### 12. Portfolio Details (as on March 31, 2016) (Contd.)

HDFC Liquid Fund - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
ICICI Bank Ltd.	7.78	Financial Services	89.14
Indiabulls Housing Finance Ltd.	6.79	Metals	8.87
PNB Housing Finance Ltd.	6.49	Sovereign	5.54
Axis Bank Ltd.	5.91	Services	2.45
GOI	5.54	Cement & Cement Products	1.31
Export - Import Bank of India	5.01	Energy	1.29
Oriental Bank of Commerce	4.95	Automobile	0.29
Corporation Bank	4.80	Chemicals	0.26
Tata Capital Financial Services Ltd	4.34	Others	-9.15
Bajaj Finance Ltd.	4.16	<b>Grand Total</b>	<b>100.00</b>
<b>Grand Total</b>	<b>55.77</b>		

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include the amount borrowed to meet the redemption requirements.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

HDFC Cash Management Fund - Savings Plan - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
Canara Bank	9.15	Financial Services	95.35
Power Finance Corporation Ltd.	9.01	Metals	10.16
Union Bank of India	6.99	Energy	6.18
Oriental Bank of Commerce	6.84	Cement & Cement Products	0.93
Vedanta Ltd.	6.52	Sovereign	0.20
Axis Bank Ltd.	6.50	Others	-12.82
ICICI Bank Ltd.	5.60	<b>Grand Total</b>	<b>100.00</b>
Indiabulls Housing Finance Ltd.	5.58		
PNB Housing Finance Ltd.	4.65		
Small Industries Development Bank of India	4.63		
<b>Grand Total</b>	<b>65.45</b>		

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others include the amount borrowed to meet the redemption requirements.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

HDFC Cash Management Fund - Call Plan - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
Net Current Assets	100.00	Others 100.00	
<b>Grand Total</b>	<b>100.00</b>	<b>Grand Total</b>	<b>100.00</b>

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

HDFC Cash Management Fund - Treasury Advantage Plan - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
Rural Electrification Corporation Ltd.	10.49	Financial Services	73.07
Power Finance Corporation Ltd.	8.14	Sovereign	7.90
GOI	7.90	Metals	5.13
Small Industries Development Bank of India	4.46	Energy	5.01
Tata Capital Financial Services Ltd	4.23	Cement & Cement Products	2.65
Housing Development Finance Corporation Ltd.\$	4.04	Consumer Goods	2.28
LIC Housing Finance Ltd.	4.03	Textiles	2.24
L&T Fincorp Ltd.	3.81	Services	1.44
Cholamandalam Investment and Finance Company Ltd.	3.61	Automobile	0.91
IDBI Bank Limited	3.08	Pharma	0.65
<b>Grand Total</b>	<b>53.79</b>	Fertilisers & Pesticides	0.52
		Others	-1.78
		<b>Grand Total</b>	<b>100.00</b>

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**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others include the amount borrowed to meet the redemption requirements.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

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

### 12. Portfolio Details (as on March 31, 2016)

HDFC Annual Interval Fund - Series I - Plan A - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
Corporation Bank	11.87	Financial Services	99.72
Andhra Bank	11.25	Others	0.28
Bank of Maharashtra	11.23	<b>Grand Total</b>	<b>100.00</b>
Small Industries Development Bank of India	11.23		
Vijaya Bank	11.21		
Yes Bank Limited	11.21		
Punjab & Sind Bank	11.21		
National Bank for Agri & Rural Dev.	10.89		
Dena Bank	9.63		
<b>Grand Total</b>	<b>99.72</b>		

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

HDFC Annual Interval Fund - Series I - Plan B - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
Corporation Bank	12.01	Financial Services	96.92
Punjab & Sind Bank	11.97	Others	3.08
Vijaya Bank	11.97	<b>Grand Total</b>	<b>100.00</b>
IDBI Bank Limited	11.95		
Andhra Bank	11.85		
Dena Bank	10.19		
Bank of Maharashtra	8.99		
Small Industries Development Bank of India	8.99		
Yes Bank Limited	8.98		
<b>Grand Total</b>	<b>96.92</b>		

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

HDFC Corporate Debt Opportunities Fund - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
Rural Electrification Corporation Ltd.	5.35	Financial Services 39.91	
Hinduja Leyland Finance Ltd	3.92	Construction 13.74	
Adani Power Limited	3.15	Energy 10.52	
Reliance Jio Infocomm Limited	3.00	Metals 6.96	
Vedanta Ltd.	2.85	Consumer Goods 6.58	
Power Finance Corporation Ltd.	2.84	Media & Entertainment 5.82	
SKS Microfinance Limited	2.74	Telecom 3.62	
Power Grid Corporation of India Ltd	2.69	Chemicals 2.82	
Tata Sky Limited	2.56	Textiles 2.61	
Janalakshmi Financial Ser Pvt. Ltd.	2.35	Cement & Cement Products 1.90	
<b>Grand Total</b>	<b>31.46</b>	Pharma 0.62	
		Services 0.31	
		Others 4.59	
		<b>Grand Total</b>	<b>100.00</b>

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

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

### 12. Portfolio Details (as on March 31, 2016) (Contd.)

HDFC Banking and PSU Debt Fund - Portfolio - Top 10 holdings (issuer - wise)		Sector Allocation (% of Net Assets)	
Issuer	% to NAV	Sector Allocation	% to NAV
Rural Electrification Corporation Ltd.	13.70	Financial Services	76.92
Power Grid Corporation of India Ltd	13.01	Energy	20.14
National Housing Bank	9.99	Metals	0.28
Power Finance Corporation Ltd.	8.40	Others	2.65
National Bank for Agriculture and Rural Development	8.25	<b>Grand Total</b>	<b>100.00</b>
Small Industries Development Bank of India	7.14		
NTPC Limited	7.13		
ICICI Bank Ltd.	7.03		
Housing Development Finance Corporation Ltd.S	5.73		
IDFC Bank Ltd.	4.28		
<b>Grand Total</b>	<b>84.66</b>		

\$Co Sponsor

**Portfolio Turnover Ratio** - Last 1 year: N.A.

- Aggregate of debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- Others under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit [www.hdfcfund.com/statutory-disclosures/monthlyportfolio](http://www.hdfcfund.com/statutory-disclosures/monthlyportfolio)

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## 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 cover page 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)**

ARN/RIA	ARN/RIA 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) (Refer Instruction 1)

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	Sign Here Second Applicant	Sign Here Third Applicant
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### TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer Instruction 2)

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. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

#### 1. EXISTING UNIT HOLDER INFORMATION (IF YOU HAVE EXISTING FOLIO, PLEASE FILL IN SECTIONS viz. 1, 5, 6, 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@

Proof of date of birth@  Please (✓) Attached

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

DD MM YYYY

Mr. Ms. M/s.

Nationality

PAN#/ PEKRN#

KYC# [Please tick (✓)]  Proof Attached (Mandatory)

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

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

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# [Please tick (✓)] (Mandatory)  Proof Attached

Relationship with Minor@ Please (P)  Father  Mother  Court appointed Legal Guardian

Proof of relationship with minor@ Please (P)  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 ^

I/ We would like to register for my/our HDFCMF Personal Identification Number (HPIN) to transact online as per the terms & conditions displayed on website:www.hdfcfund.com (Email id mandatory).

^ On providing email-id investors shall receive scheme wise annual report or an abridged summary thereof/ account statements/ statutory and other documents by email. (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# [Please tick (✓)]  Proof Attached (Mandatory)

##### 2. NAME OF THIRD APPLICANT

Mr. Ms. M/s.

Nationality

PAN#/ PEKRN#

KYC# [Please tick (✓)]  Proof Attached (Mandatory)

#### 5. ADDITIONAL KYC DETAILS Mandatory (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

# Please attach Proof. Refer instruction No 16 for PAN/PEKRN and No 18 for KYC.

#### ACKNOWLEDGEMENT SLIP (To be filed in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 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.

ISC Stamp & Signature

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

an application for Purchase of Units of the Scheme(s) alongwith Cheque / DD / Payment Instrument as detailed overleaf.

... continued overleaf

**5. ADDITIONAL KYC DETAILS, If any (Refer instruction 4b) Contd.**

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

**6. FATCA & 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)

Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India?  Yes  No

If Yes, please provide the following information [mandatory]

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Category	First Applicant (including Minor)	Second Applicant/ Guardian	Third Applicant
Place/ City of Birth			
Country of Birth			
Country of Tax Residency#			
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.

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

Name of PoA Mr. Ms. M/s. \_\_\_\_\_

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

# Please attach Proof. Refer instruction No 16 for PAN/PEKRN and No 18 for KYC.

**8. BANK ACCOUNT DETAILS OF THE FIRST / SOLE APPLICANT (For redemption/ dividend 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.

Bank Name \_\_\_\_\_

Branch Name \_\_\_\_\_ Bank City \_\_\_\_\_

Account Number \_\_\_\_\_

MICR Code \_\_\_\_\_ (The 9 digit code appears on your cheque next to the cheque number)

Account Type (Please ✓)  Savings  Current  NRO  NRE  FCNR  Others (please specify) \_\_\_\_\_

IFSC Code\*\*\* \_\_\_\_\_ \*\*\* 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)

**9. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS (refer instruction 11)**

Unit holders will receive redemption/ dividend proceeds directly into their bank account (as furnished in Section 8) via Direct credit/ NEFT/ECS facility

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

**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.**

**Regular Plan** (Purchase/ Subscription routed through Distributor)  
Mention valid ARN in Key Partner/ Agent Information

**Direct Plan** (Purchase/ Subscription made directly with the Fund)  
Mention **DIRECT** in Key Partner/ Agent Information

Scheme/Plan/Sub Option \_\_\_\_\_

Payment Type [Please (✓)]  **Non-Third Party Payment**  **Third Party Payment** (Please attach 'Third Party Payment Declaration Form')

Cheque/ DD/ Payment Instrument/ UTR No.	Cheque/ DD/ Payment Instrument/ UTR Date	Amount of Cheque / DD / Payment Instrument / RTGS/ NEFT in figures (Rs.)	DD Charges, if any	Net Cheque/ DD Amount	Drawn on Bank / Branch	Pay-In Bank Account No. (For Cheque Only)

**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.



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

\*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode

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 enable us to match the demat details as stated in the application form.

**12. NOMINATION (refer instruction 15) (Mandatory for new folios of Individuals where mode of holding is single) (For Units in Non-Demat Form)**

[Please (✓) and sign]  I/We do not wish to Nominate

\_\_\_\_\_  
First / Sole Applicant

\_\_\_\_\_  
Second Applicant

\_\_\_\_\_  
Third Applicant

**OR**

I/We wish to nominate as under:

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

**13. DECLARATION & SIGNATURE/S (refer instruction 14)**

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I/We hereby confirm and declare as under:-

- (1) I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents and apply for allotment of Units of the Scheme(s) of HDFC Mutual Fund ('Fund') indicated above.
- (2) I/We am/are eligible Investor(s) as per the scheme related documents and am/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.
- (3) The information given in / with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the HDFC Asset Management Company Limited (AMC)/ Fund and undertake to inform the AMC / Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time.
- (4) That in the event, the above information and/or any part of it is/are found to be false/ untrue/ misleading, I/We will be liable for the consequences arising therefrom.
- (5) 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 Mutual 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.
- (6) I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions.
- (7) 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.
- (8) 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.**

**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 only:**

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

Please (✓)  Yes  No If Yes, (✓)  Repatriation basis  Non-repatriation basis

**SIGN HERE** ↻

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

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

**SIGNATURE(S)**

## 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	Companies / Trusts / Societies/ Partnership Firms / LLP / FIs*	FPI	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				✓	
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.

\* For FIs, copy of SEBI registration certificate should be provided. # 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/ ECS/ Standing Instruction as applicable).

The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please tick in the appropriate box for relevant options wherever applicable. 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.

#### 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](http://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 (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/ Dividend Transfers/ Dividend Reinvestment, etc.;
- for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- for purchases / subscriptions routed through Stock Exchange(s).

First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. 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/Unitholders 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 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.

### e. Who cannot invest?

The following persons/entities cannot invest in the Scheme:

- United States Person (US Person) as defined under the extant laws of the United States of America;
- Residents of Canada;
- NRIs residing in any Financial Action Task Force (FATF) declared non-compliant country or territory.

### 5. Bank Details

#### A. Bank Account Details (For redemption/ dividend 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 / dividend proceeds are to be paid) in **Section 8** in the Application Form. The same is mandated to be provided under SEBI Regulations.

## INSTRUCTIONS (Contd.)

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.

- (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/ dividend 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 dividend payouts via the various electronic mode of transfers that are available with the banks.

### 6. Investment Details

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

### 7. Plans/ Options Offered

Scheme/ Plan	Option	Default Plan/ Option#	Frequency*
HDFC Income Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-
	Dividend (Payout and Reinvestment) • Normal • Quarterly	Quarterly Dividend Payout in case Normal Dividend, Quarterly Dividend Option is not indicated. Dividend Payout in case Dividend Payout or Dividend Reinvestment is not indicated.	Quarterly
HDFC High Interest Fund - Dynamic Plan • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-
	Dividend (Payout and Reinvestment) • Normal • Quarterly • Half Yearly • Yearly	Quarterly Dividend Payout in case Normal Dividend Option, Quarterly Dividend Option, Half Yearly Dividend Option and Yearly Dividend Option is not indicated. Dividend Payout in case Dividend Payout or Dividend Reinvestment is not indicated.	Quarterly, Half Yearly, Yearly
HDFC High Interest Fund - Short Term Plan • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-
	Dividend (Payout and Reinvestment) • Normal • Fortnightly	Fortnightly Dividend Payout Option in case of Fortnightly or Normal Dividend Option is not indicated. Dividend Payout in case Dividend Payout or Dividend Reinvestment is not indicated.	Fortnightly
HDFC Short Term Plan • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-
	Dividend (Payout and Reinvestment) • Normal • Monthly	Monthly Dividend Payout Option in case Monthly Dividend Option or Normal Dividend Option is not indicated. Dividend Payout in case Dividend Payout or Dividend Reinvestment is not indicated.	Monthly
HDFC Gilt Fund - Long Term Plan • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-
	Dividend (Payout and Reinvestment)	Dividend Payout in case Dividend Payout or Dividend Reinvestment is not indicated.	Quarterly
HDFC Gilt Fund - Short Term Plan • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-
	Dividend (Payout and Reinvestment)	Dividend Payout in case Dividend Payout or Dividend Reinvestment is not indicated.	Quarterly
HDFC Short Term Opportunities Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-
	Dividend (Payout and Reinvestment) • Normal • Fortnightly	Fortnightly Dividend Payout Option in case Normal Dividend Option or Fortnightly Dividend Option is not indicated. Dividend Payout in case Dividend Payout or Dividend Reinvestment is not indicated.	Fortnightly
HDFC Medium Term Opportunities Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-
	Dividend (Payout and Reinvestment) • Normal • Quarterly	Quarterly Dividend Payout Option in case Normal Dividend Option or Quarterly Dividend Option is not indicated. Dividend Payout in case Dividend Payout or Dividend Reinvestment is not indicated.	As may be decided by the Trustee from time to time
HDFC Floating Rate Income Fund - Short Term Plan (Wholesale Option) • Regular Plan • Direct Plan	Growth	If Short Term Plan (Wholesale) / Long Term Plan is not mentioned, the default would be Short Term Plan (Wholesale) with Growth Option, provided the application meets the minimum application criteria, failing which the application will be rejected. Growth Option in case Growth Option or Dividend Option is not indicated.	-
	Dividend • Daily (Reinvestment) • Weekly (Payout and Reinvestment) • Monthly (Payout and Reinvestment)	Daily Dividend Reinvestment Option in case Daily Dividend Option, Weekly Dividend Option or Monthly Dividend Option is not indicated. Dividend Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly Monthly
HDFC Floating Rate Income Fund - Long Term Plan • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-
	• Weekly Dividend (Reinvestment) • Normal Dividend (Payout)	Weekly Dividend Reinvestment Option in case Weekly Dividend Option or Normal Dividend Option is not indicated.	Weekly

## INSTRUCTIONS (Contd.)

### 7. Plans/ Options Offered

Scheme/ Plan	Option	Default Plan/ Option#	Frequency*
HDFC Liquid Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-
	Dividend • Daily (Reinvestment) • Weekly (Payout and Reinvestment) • Monthly (Payout and Reinvestment)	Daily Dividend Reinvestment Option in case Daily Dividend Option, Weekly Dividend Option or Monthly Dividend Option is not indicated. Dividend Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly Monthly
HDFC Cash Management Fund - Savings Plan • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-
	Dividend • Daily (Reinvestment) • Weekly (Payout and Reinvestment)	Daily Dividend Reinvestment Option in case Daily Dividend Option or Weekly Dividend Option is not indicated. Dividend Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly
HDFC Cash Management Fund - Call Plan • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Daily Dividend Option is not indicated.	-
	Dividend • Daily (Reinvestment)	Dividend Reinvestment in case Payout or Reinvestment is not indicated.	Daily
HDFC Cash Management Fund - Treasury Advantage Plan (Retail Option) • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-
	Dividend • Daily (Reinvestment) • Weekly (Payout and Reinvestment) • Monthly (Payout and Reinvestment)	Treasury Advantage Plan - Retail Option with Weekly Dividend Reinvestment Option in case Savings Plan, Treasury Advantage Plan or Call Plan is not indicated. Daily Dividend Reinvestment Option in case Daily Dividend Option, Weekly Dividend Option or Monthly Dividend Option is not indicated under the Dividend Option. Dividend Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly Monthly
HDFC Annual Interval Fund - Series I - Plan A - Regular Option • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-
	Dividend • Quarterly (Payout) • Normal (Payout and Reinvestment) • Flexi	Normal Dividend Option in case Quarterly or Normal Dividend Option is not indicated Dividend Payout in case Dividend Payout or Dividend Reinvestment is not indicated	Quarterly Normal
HDFC Annual Interval Fund - Series I - Plan B - Regular Option • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-
	Dividend (Payout and Reinvestment) • Normal • Half Yearly	Half Yearly Dividend Option in case Normal Dividend Option or Half Yearly Dividend Option is not indicated. Dividend Reinvestment Option in case Payout or Reinvestment is not indicated under Normal Dividend Option.	Half Yearly
HDFC Corporate Debt Opportunities Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-
	Dividend (Payout and Reinvestment) • Normal • Half Yearly	Half Yearly Dividend Option in case Normal Dividend Option or Half Yearly Dividend Option is not indicated. Dividend Reinvestment Option in case Payout or Reinvestment is not indicated under Normal Dividend Option.	Half Yearly
HDFC Banking and PSU Debt Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Daily Dividend Option is not indicated.	-
	Dividend (Payout and Reinvestment)	Dividend Payout Option - where Payout or Reinvestment is not indicated under Dividend Option	As may be decided by the Trustee from time to time

\* 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.

# 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.

### 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. 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.

(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, FIIs, 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. In case Indian rupee drafts are purchased abroad or payments from FCNR or NRE accounts, an account debit certificate from the Bank issuing the draft confirming the debit and/or foreign inward remittance certificate (FIRC) by Investor's banker shall also be enclosed.

• FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.

• 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 FII with a designated branch of an authorised dealer.

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

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

e.g. The cheque should be drawn in favour of "HDFC Equity Fund A/c ABCDE1234F" OR "HDFC Equity Fund A/c Bhavesh Shah"; in case of HDFC Index Fund, HDFC MF Monthly Income Plan the

## INSTRUCTIONS (Contd.)

name of the respective Plan should also be mentioned. A separate cheque or bank draft must accompany each Scheme / each Plan. Returned cheque(s) are liable not to be presented again for collection, and the accompanying Application Form is liable to be rejected. In case the returned cheque(s) are presented again, the necessary charges are liable to be debited to the Investor.

### ■ Cash

Pursuant to SEBI Circular No. CIR/IMD/DF/ 21/2012 dated September 13, 2012 read with SEBI Circular No. CIR/IMD/DF/10/2014 dated May 22, 2014 the Fund will accept subscription applications with payment mode as 'Cash' ("Cash Investments") at select Investor Service Centres (ISCs) to the extent of Rs.50,000 per investor, per financial year as follows:

1. Only resident individuals, sole proprietorships and minors (through natural parent/legal guardians), who are KYC compliant (with or without PAN), have a bank account and who submit applications in physical mode at select ISCs can avail this facility.
2. Currently, the Fund has made arrangements with HDFC Bank Limited ("the Bank") to collect Cash from the investors of the Fund at designated branches of the Bank. For an updated list of the ISCs / the designated bank branches accepting Cash Investments, investors may contact any of our ISCs or visit the website [www.hdfcfund.com](http://www.hdfcfund.com)
3. Procedure to undertake Cash Investments:
  - a. Deposit slips for making Cash Investments may be obtained from ISCs which accept Cash Investment applications. The deposit slip must be filled with the scheme name and the amount of cash to be deposited. The deposit slip will be verified by the ISC officials.

- b. Investors must then deposit the cash along with the verified deposit slip at any of the nearest designated branches of the Bank accepting cash under this facility.
- c. Acknowledged copy of the deposit slip received from the Bank along with the Scheme application form / transaction slip must be submitted at the same ISC (i.e. from where the deposit slip was obtained) for time stamping. Investors must mention their name and folio number/ application number on the reverse of the Bank-acknowledged deposit slip. The pay-out bank account details are also required to be specified in the application form by the investors.
4. If the amount of subscription (together with the investments already made through cash in the same financial year) exceeds Rs.50,000/-, the application will be rejected.
5. Payment of proceeds towards redemptions, dividend, etc. with respect to Cash Investments shall be made only through the pay-out bank account mentioned in the application form or as registered in the folio (as applicable) as Bank mandate.
6. Acceptance of Cash Investments will be subject to compliance with applicable laws pertaining to prevention of money laundering.
7. Application for Cash Investment not satisfying the above conditions may be rejected.

**For details on procedure and conditions for making 'Cash Investments', refer section 'How to Apply' appearing in SAI or contact any of our ISCs or visit our website [www.hdfcfund.com](http://www.hdfcfund.com)**

### ■ 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 Income Fund	HDFC INCOME FUND-POST IPO COLL AC	00600350000679
HDFC High Interest Fund - Dynamic Plan	HDFC HIGH INTEREST FUND - POST IPO COLLECTION A/C	00600350008244
HDFC High Interest Fund - Short Term Plan	HDFC HIGH INTEREST FUND - SHORT TERM PLAN - POST IPO COLLECTION A/C	00600350008261
HDFC Short Term Plan	HDFC SHORT TERM PLAN-POST IPO COLLE	00600350004114
HDFC Gilt Fund - Long Term Plan	HDFC GILT FUND A/C LONG TERM PLAN-	00600350002448
HDFC Gilt Fund - Short Term Plan	HDFC GILT FUND A/C SHORT TERM PLAN-	00600350002431
HDFC Short Term Opportunities Fund	HDFC SHORT TERM OPPORTUNITIES FUND - POST NFO COLLECTION A/C	00600350008574
HDFC Medium Term Opportunities Fund	HDFC MEDIUM TERM OPPORTUNITIES FUND-POST	00600350008614
HDFC Floating Rate Income Fund - Short Term Plan	HDFC FLOATING RATE INCOME FUND A/C SHORT TERM PLAN - POST IPO COLLECTION A/C	00600350006482
HDFC Floating Rate Income Fund - Long Term Plan	HDFC FLOATING RATE INCOME FUND A/C LONG TERM PLAN - POST IPO COLLECTION A/C	00600350006472
HDFC Liquid Fund	HDFC LIQUID FUND POST IPO COLL N A/C	00600350001066
HDFC Cash Management Fund - Savings Plan	HDFC CASH MANAGEMENT FUND - SAVINGS PLAN - POST IPO COLLECTION A/C	00600350008347
HDFC Cash Management Fund - Call Plan	HDFC CASH MANAGEMENT FUND - CALL PLAN - POST IPO COLLECTION A/C	00600350008381
HDFC Cash Management Fund - Treasury Advantage Plan	HDFC CASH MANAGEMENT FUND TREASURY ADVANTAGE PLAN - POST IPO COLLECTION A/C	00600350008364
HDFC Annual Interval Fund- Plan A	HDFC ANNUAL INTERVAL FUND NFO COLLECTION	00600350113563
HDFC Annual Interval Fund- Plan B	HDFC ANNUAL INTERVAL FUND SERIES 1 PLAN B	00600350112940
Hdfc Corporate Debt Opportunities Fund	HDFC CORPORATE DEBT OPPORTUNITIES FUND POST NFO COLL A/C	00600350123752
HDFC Banking and PSU Debt Fund	HDFC Banking and PSU Debt Fund Collection A/c	00600350124736

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.

## 9. Third Party Payments

1. 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.
- 2a. As referred to in para 9.1 above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation/ declarations.
  - (i) Payment by Parents/Grand-Parents/Related Persons\* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- for each regular Purchase or per SIP installment. However, this restriction of Rs. 50,000/- will not be applicable for payment made by a Guardian whose name is registered in the records of Mutual Fund in that folio (i.e. father, mother or court appointed Legal Guardian).  
 \* *Related Person* means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
  - (ii) 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.
  - (iii) Custodian on behalf of an FI or a Client.
  - (iv) 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.

- (v) 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.

- 2b. 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

If the investor has provided an email address, the same will be registered in our records for eDocs and 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 Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

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

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

- **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

## INSTRUCTIONS (Contd.)

provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the 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](http://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](http://www.rbi.org.in), from time to time, the instructions of the Unit holder for remittance of redemption/ dividend (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 / dividend (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](http://www.rbi.org.in)/Fund website [www.hdfcfund.com](http://www.hdfcfund.com)

### • Direct Credit

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

### • Electronic Clearing Service (ECS)

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

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

Therefore, 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 / dividend 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 dividend/ redemption warrant in transit or fraudulent encashment. Please update your IFSC and MICR Code in order to get payouts via electronic mode into 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 / ECS of redemption / dividend proceeds on the basis of Bank Account details as provided by the Unit holder in the Application Form.

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

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.

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

Investors will receive their redemption payout/ dividend proceeds directly into their bank accounts linked to the demat accounts. Please ensure to furnish the Bank Account details under Section 8.

## 12. Electronic Services

The eServices facility includes **HDFCFMFOne**, **HDFCFMFInvestOnline**, **HDFCFMFMobile**, **eDocs**, **eAlerts** and **ePayouts**. The AMC/ Fund may at its sole discretion offer/discontinue any and/or all of the eServices facilities offered to any Unitholder in the event the offer of the same is restricted under the applicable jurisdictional laws of such Unitholder or for any other reason. -

### **HDFCFMFOne**

This facility enables Unitholders to execute purchases, redemptions, switches, view account details, portfolio valuation online, download account statements, request for documents via email and avail such other services as may be introduced by the Fund from time to time on the Fund's website [www.hdfcfund.com](http://www.hdfcfund.com) using **HDFCFMFOne**.

### **HDFCFMFInvestOnline**

This facility enables existing Unitholders not having a HDFC Personal Identification Number (HPIN) to execute purchases / avail such other services as may be introduced by the Fund from time to time on the Fund's website [www.hdfcfund.com](http://www.hdfcfund.com) using **HDFCFMFInvestOnline**.

### **HDFCFMFMobile**

This facility enables Unitholders to execute purchases, redemptions, switches, view account details and portfolio valuation, request for account statements and avail such other services as may be introduced by the Fund from time to time on their mobile handsets.

### **eDocs**

This facility enables the Unitholder to register an email address with the AMC for receiving allotment confirmations, consolidated account statement/account statement, annual report/abridged summary thereof and/or any statutory / other information as permitted by email.

### **eAlerts**

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

Apart from above mentioned facilities, the facility of **ePayouts** comprising mode of payment of Redemption / Dividend Proceeds if any, via Direct Credit / NEFT/ ECS is covered under **eServices** facility.

For availing **eServices** facility, investors are requested to fill **HDFCFMF eServices** Request Form, available on Fund website [www.hdfcfund.com](http://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 Dividend Option(s). Please refer to the list of all the schemes/ plans/ options on the website of the Fund, viz. [www.hdfcfund.com](http://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.

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

Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future. Through this facility the AMC is not in any way attempting to grant any rights other than those granted by law to the nominee(s). A nomination in respect of the Units does not create an interest in the property after the death of the Unit holder. The nominee(s) shall receive the Units only as an agent and trustee for the legal heirs or legatees of the deceased Unitholder as the case may be.

Minor(s) can be nominated and in such cases, the name, address and signature of the natural parent/ legal guardian representing such minor nominee(s) shall be provided by the Unit holder. Nomination can also be made in favour of the Central Government, State Government, local authority, any person designated by virtue of his office or a religious or charitable trust.

The terms and conditions for registration of nominee(s) are as under:

- i Nomination by a Unit holder shall be applicable for all the investments in all schemes held in a particular folio.
- ii In case a folio has joint holders, all joint holders should sign the request for nomination/ cancellation of nomination, even if the mode of holding is 'either or survivor'.
- iii Every new nomination for a folio will overwrite the existing nomination. Nomination will be subject to the provisions of the respective Scheme Information Document.
- iv Nomination shall not be allowed in a folio held on behalf of a minor Unit holder.
- v Nomination shall be mandatory for all new singly held folios of individual investors. Investors who do not wish to nominate are required to sign a declaration separately, confirming their non-intention to nominate. In case nomination/non-intention to nominate is not provided by sole holder, the application is liable to be rejected.
- vi Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in whole numbers and without decimals in favour of each of the nominees should be indicated against the name of the nominees. Such allocation/ share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees.
- vii In case of multiple nominees, on the death of one or more nominee, the transmission of units shall be made in favour of the remaining nominee(s).
- viii Cancellation of nomination can be made only by those Unit holder(s) who hold Units on their own behalf either singly or jointly and who made the original nomination. On cancellation of nomination, the nomination shall stand rescinded and the Fund/ AMC shall not be under any obligation to transmit the Units in favour of the nominee(s).
- ix In case of investors opting to hold the Units in demat form, the nomination details provided by the investor to the depository participant will be applicable.
- x Transmission of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs.

## 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

## INSTRUCTIONS (Contd.)

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. 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.

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

#### 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/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/Flex STP/ Flexindex Plan/ Dividend Transfer Plan (DTP). 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.

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)

### 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





# 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 Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. 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"/>
	<b>GIIN not available</b> (please tick as applicable)	<input type="checkbox"/> <b>Applied for</b> <input type="checkbox"/> Not obtained – Non-participating FI <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category <input type="text"/> <input type="text"/> (Refer 1 A of Part C)

**Note:** If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below  
 Name of sponsoring entity \_\_\_\_\_

### 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"/> <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):  
 Unincorporated association / body of individuals     Unlisted Company     Partnership Firm     Limited Liability Partnership Company  
 Others (please specify \_\_\_\_\_)     Public Charitable Trust     Religious Trust     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  
<sup>#</sup>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.  
<sup>§</sup>In case Tax Identification Number is not available, kindly provide functional equivalent  
<sup>§</sup>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 alongwith 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"/>	<input type="text"/>
Signature	Signature
<input type="text"/>	<input type="text"/>
Signature	Signature
<input type="text"/>	<input type="text"/>
Signature	Signature
Place _____	Date ____/____/____

## PART C FATCA Instructions & 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

# Third Party Payment Declaration Form



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

Declaration Form No. \_\_\_\_\_

## FOR OFFICE USE ONLY

Date of Receipt	Folio No.	Branch Trans. No.

### 1. BENEFICIAL INVESTOR INFORMATION (Refer Instruction No. 2)

Folio No. (For existing investor) \_\_\_\_\_ Application No. \_\_\_\_\_

#### NAME OF FIRST/SOLE APPLICANT (BENEFICIAL INVESTOR)

Mr. Ms. M/s. \_\_\_\_\_

### 2. THIRD PARTY INFORMATION (Refer Instruction No. 3)

#### NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)

Mr. Ms. M/s. \_\_\_\_\_

Nationality \_\_\_\_\_ PAN# \_\_\_\_\_ KYC\*\* [Please tick (✓)]  Attached (Mandatory for any amount)

#Mandatory for any amount. Please attach PAN Proof. Refer instruction No. 6. \*\* Refer instruction No. 8.

#### NAME OF CONTACT PERSON & DESIGNATION (in case of non-Individual Third Party)

Mr. Ms. \_\_\_\_\_

Designation \_\_\_\_\_

#### MAILING ADDRESS (P.O. Box Address may not be sufficient)

\_\_\_\_\_

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

#### CONTACT DETAILS

STD Code \_\_\_\_\_

Tel. : Off. \_\_\_\_\_ Tel. : Res. \_\_\_\_\_ Mobile \_\_\_\_\_

Fax \_\_\_\_\_ Email \_\_\_\_\_

#### RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR (Refer Instruction No. 3) [Please tick (✓) as applicable]

Status of the Beneficial Investor	<input type="checkbox"/> Minor	<input type="checkbox"/> FII <input type="checkbox"/> Client	<input type="checkbox"/> Employee(s)	<input type="checkbox"/> Agent/ Distributor/ Dealer
Relationship of Third Party with the Beneficial Investor	<input type="checkbox"/> Father/Mother/Court appointed Legal Guardian (Please attach proof of relationship, if not already submitted@) <input type="checkbox"/> Grand Parent <input type="checkbox"/> Related Person (Please specify relationship) _____ (Maximum investment - Rs. 50,000/- per transaction@) @ Not Applicable for investment in HDFC Children's Gift Fund	Custodian - SEBI Registration No. of Custodian _____  Registration Valid Till   D   D   M   M   Y   Y   Y   Y	Employer	Principal
Declaration by Third Party	I/We declare that the payment made on behalf of minor is in consideration of natural love and affection or as a gift.	I/We declare that the payment is made on behalf of FII/ Client and the source of this payment is from funds provided to us by FII/Client.	I/We declare that the payment is made on behalf of employee(s) under Systematic Investment Plans or as lump sum / one-time subscription, through Payroll Deductions.	I/We declare that the payment is made on behalf of Agent/ Distributor/ Dealer under Systematic Investment Plans or as lump sum/ one-time subscription, in lieu of commission or incentive payable for sale of goods/ services.

### 3. THIRD PARTY PAYMENT DETAILS (Refer Instruction No. 4)

Mode of Payment [Please tick (✓)]	Mandatory Enclosure(s)*
Cheque <input type="checkbox"/>	In case the account number and account holder name of the third party is not pre-printed on the cheque then a copy of the bank passbook / statement of bank account or letter from the bank certifying that the third party maintains a bank account.
Pay Order <input type="checkbox"/>	Certificate from the Issuing Banker stating the Bank Account Holder's Name and Bank Account Number debited for issue of the instrument or Copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the third party as an account holder are available or Copy of the passbook/bank statement evidencing the debit for issuance of the instrument.
Demand Draft <input type="checkbox"/>	
Banker's Cheque <input type="checkbox"/>	
RTGS <input type="checkbox"/>	Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.
NEFT <input type="checkbox"/>	
Fund Transfer <input type="checkbox"/>	

\* HDFC Mutual Fund/HDFC Asset Management Company Limited ("HDFC AMC") reserves the right to seek information and /or obtain such other additional documents/information from the Third Party for establishing the identity of the Third Party.

Amount# in figures (Rs.) \_\_\_\_\_  
in words \_\_\_\_\_

Cheque/DD/PO/UTR No. \_\_\_\_\_ Cheque/DD/PO/RTGS Date DD MM YYYY

Pay- in Bank A/c No. \_\_\_\_\_

Name of the Bank \_\_\_\_\_

Branch \_\_\_\_\_ Bank City \_\_\_\_\_

Account Type [Please tick (✓)]  SAVINGS  CURRENT  NRE  NRO  FCNR  OTHERS \_\_\_\_\_ (please specify)

# including Demand Draft charges, if any.

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

**THIRD PARTY DECLARATION**

I/ We hereby confirm and declare as under:-

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

The information provided is true and correct and HDFC Mutual Fund ('Fund')/the HDFC Asset Management Company Limited ('AMC') is entitled to verify the same directly or indirectly. I/We agree to furnish such further information as Fund/AMC may require from me/us. I/We agree that if any of the declarations furnished by me/us are found to be incorrect or incomplete, the Fund/AMC shall have the absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies accordingly.

I/We hereby declare that the amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India. I/We shall be solely liable/responsible for any claim, loss and/ or damage of whatsoever nature that the Fund/ AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing the transaction in favour of the Beneficial Investor(s) as detailed in the Application Form.

**Applicable to NRIs/ PIO/OCIs only:**

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc. of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws.

Please (✓)  Yes  No

If yes, (✓)  Repatriation basis

Non-repatriation basis

DD	MM	YYYY

\_\_\_\_\_  
Signature of the Third Party

**BENEFICIAL INVESTOR(S) DECLARATION**

I/We hereby confirm that the information provided herein by the Third Party is true and correct.

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

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

SIGNATURE/S

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

DD	MM	YYYY

**THIRD PARTY PAYMENT RULES**

1. In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "risk mitigation process against third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions
- 2a. The following words and expressions shall have the meaning specified herein:
  - (a) **"Beneficial Investor"** is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
  - (b) **"Third Party"** means any person making payment towards subscription of Units in the name of the Beneficial Investor.
  - (c) **"Third Party payment"** is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

**Illustrations**

Illustration 1: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party payment.

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

Illustration 3: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in name of A. This will not be considered as Third Party payment.

- 2b. The Fund / AMC will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:
  - (i) Payment by Parents/Grand-Parents/Related Persons\* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- for each regular Purchase or per SIP installment. However, this restriction of Rs. 50,000/- will not be applicable for payment made by a Guardian whose name is registered in the records of Mutual Fund in that folio (i.e. father, mother or court appointed Legal Guardian).

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

**(This limit of Rs. 50,000 shall not be applicable for investments in HDFC Children's Gift Fund. However, the Donors will have to comply with all the requirements specified in 2c below)**

- (ii) Payment by 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.
- (iii) Custodian on behalf of an FII or a Client.
- (iv) Payment by a Corporate to its Agent/ 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.
- 2c. Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.
  - (i) Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party.
  - (ii) Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors (guardian in case of minor) and the person making the payment i.e. third party.
  - (iii) Verifying the source of funds to ensure that funds have come from the drawer's account only.
- 2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of HDFC Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in **Rule (2b)** above is liable for rejection without any recourse to Third Party or the applicant investor(s).

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



# INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

## 1. GENERAL INSTRUCTIONS

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

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

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

In case the Declaration Form does not comply with the above requirements and/or is incomplete in any respect, the Fund /AMC at its discretion may reject / not process such Declaration Form and where required, refund the subscription money to the bank account from which such money was remitted and shall not be liable/responsible for any such rejection.

## 2. BENEFICIAL INVESTOR INFORMATION

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

## 3. THIRD PARTY INFORMATION

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

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

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

- On behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (which includes each regular purchase or per SIP installment) made by Parents/Grand Parents/ Related Persons. However this restriction of Rs. 50,000/- will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio (i.e. father or mother or court appointed legal guardian). (This limit of Rs. 50,000 shall not be applicable for investments in HDFC Children's Gift Fund); or
- 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 FII or a Client.
- Payment by a Corporate to its Agent/ 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.

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

## 4. THIRD PARTY PAYMENT DETAILS

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

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

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

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

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

(where available). The said letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

# the original documents along with the documents mentioned above should be submitted to the ISCs / Official Points of Acceptance of HDFC Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the HDFC AMC/ HDFC Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

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

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

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

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

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

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

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

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

## 5. SIGNATURE(S)

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

## 6. PERMANENT ACCOUNT NUMBER

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

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

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

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

## 7. PREVENTION OF MONEY LAUNDERING

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

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

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

To ensure appropriate identification of the Third Party 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/Third party's telephonic calls and/or obtain and retain documentation for establishing the identity of the third party, their beneficial ownership, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

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

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

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

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

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

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



**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 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 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)

1. Investors who have already submitted a One Time Mandate (OTM) form or 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.
2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
3. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
4. 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.
5. 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.
6. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
7. Utility Code of the Service Provider will be mentioned by HDFC Mutual Fund
8. Tick on the respective option to select your choice of action and instruction.
9. The numeric data like Bank account number, Investors account number should be left padded with zeroes.
10. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide An Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
11. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
12. For the convenience of the investors the frequency of the mandate will be "As and When Presented"
13. There is no maximum duration for enrolment.
14. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.



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

The form can be used by investors who wish to enroll for SIP or Micro SIP (PAN exempt investments) facility with OTM Facility.

Micro Systematic Investment Plans (Micro SIPs) where aggregate of investments (Lumpsum plus SIP) in a rolling 12 month period or in a financial year i.e. April to March do not exceed Rs. 50,000 shall be exempt from the requirement of PAN. However, such investors shall be required to quote PAN Exempt KYG Reference Number (PEKRN) details of which are given in PAN Exempt Investments in point no. 15 below.

1. SIP (includes reference to Micro SIP) is available to investors in the following Scheme(s) (including Direct Plan thereunder) of HDFC Mutual Fund: HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund\*, HDFC TaxSaver\*, HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Infrastructure Fund, HDFC Gold Fund\*\*, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund - Treasury Advantage Plan, HDFC Gilt Fund, HDFC Floating Rate Income Fund, HDFC Multiple Yield Fund- Plan 2005, HDFC Large Cap Fund, HDFC Small and Mid Cap Fund, HDFC Inflation Indexed Bond Fund, HDFC Dynamic PE Ratio Fund of Funds, HDFC Banking and PSU Debt Fund and HDFC Corporate Debt Opportunities Fund.

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

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

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

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

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

3. a. **Investment through Distributors**

Distributors / Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIIN) obtained by him/her from AMFI in the Application Form.. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUIIN is correctly filled up in the Application Form. 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. For further details on EUIIN you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information.

These requirements do not apply to Overseas Distributors.

**New cadre distributors:** New cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible scheme is available on [www.hdfcfund.com](http://www.hdfcfund.com)) They also hold an EUIIN which must be quoted in the application form. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

- b. Existing unitholders in Scheme(s) of HDFC Mutual Fund are required to submit only the Enrolment Form. Existing unitholders should provide their Folio Number. Unitholders' details and mode of holding (single, joint, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders name should match with the details in the existing folio number, failing which the application form is liable to be rejected.
- c. Signature(s) should be as it appears on the Application Form / existing Folio and in the same order. In case the mode of holding is joint, all unit holders are required to sign.
4. a. New investors who wish to enroll are required to fill the (i) OTM Mandate Form (ii) Enrolment Form (iii) the respective Scheme Application Form (included in the Key Information Memorandum) along with / without the initial investment instrument. Investors are advised to read and understand and agree to abide by the Scheme Information Document(s) / Key Information Memorandum(s) and Statement of Additional information available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. [www.hdfcfund.com](http://www.hdfcfund.com)
- b. New investors can apply for SIP into respective Scheme/ Plans/ Options without any existing investment/ folio.  
The provision for 'Minimum Application Amount' specified in the respective Scheme Information Document will not be applicable for SIP investments. e.g. the minimum application amount for new investors in HDFC Equity Fund - Growth Option is Rs. 5,000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 500/-.
- c. 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.

5. The facility is offered to investors the following two Plans (Frequency):
  - i) **Monthly Systematic Investment Plan (MSIP)**
  - ii) **Quarterly Systematic Investment Plan (QSIP)**
6. (i) The details of minimum amount per installment, minimum number of installments, maximum duration, entry load, exit load, etc. under MSIP and QSIP are given below:

	Schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund*	HDFC TaxSaver* and HDFC Long Term Advantage Fund*
<b>i) Minimum Amount per Installments</b>		
<b>MSIP</b>	Rs. 500/- and in multiples of Rs. 100/-	Rs. 500/- and in multiples of Rs. 500/-
<b>QSIP</b>	Rs. 1,500/- and in multiples of Rs. 100/-	Rs. 1,500/- and in multiples of Rs. 500/-
<b>ii) Total Minimum Number of Installments</b>		
<b>MSIP</b>	<ul style="list-style-type: none"> <li>• In respect of each SIP Installment less than Rs. 1,000/- in value: 12 Cheques</li> <li>• In respect of each SIP Installment equal to or greater than Rs. 1,000/- in value: 6 Cheques</li> </ul>	6 Installments
<b>QSIP</b>	<ul style="list-style-type: none"> <li>• In respect of each SIP Installment less than Rs. 3,000/- in value: 4 Cheques</li> <li>• In respect of each SIP Installment equal to or greater than Rs. 3,000/- in value: 2 Cheques</li> </ul>	2 Installments

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

- (ii) There is no maximum duration for enrolment.  
An investor has an option to choose the 'End Date' of the SIP by filling the date or by selecting the Default Date i.e. December 2036.

However, SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

- (iii) In respect of enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure.

The Load Structure for investments through SIP is as follows:

- (a) **Entry Load:** Not Applicable. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.
- (b) **Exit Load:** Applicable Exit Load, if any, in the Scheme/ Plan/ Option as on the date of enrollment of the SIP will be levied.

For Scheme load structure please refer to Key Information Memorandum or contact the nearest

Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com

- (iv) In case the frequency of debit/installment (Monthly/ Quarterly) and date is not indicated, Monthly frequency shall be treated as the Default Frequency and 10th shall be treated as the Default date.

7. Installments are available on the 1st, 5th, 10th, 15th, 20th or 25th of a month. All installments under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for the period July- December for total amount of Rs. 30,000/-, there shall be a minimum of six installments, the payment will be as per the OTM. The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit / Standing Instruction. Alternatively, the cheque may be drawn on any bank, but investor should provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit / Standing Instruction is to be registered. However, investors need not submit the First Cheque for enrollment provided the Enrolment Form is attested by the Bank from which installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the installment will be debited is attached to the form.

- a. Installments via ECS (Debit Clearing)/ Direct Debit/ Standing Instruction should be of the same amount.
- b. The Enrolment Form should be submitted atleast 30 days before the first date ^ for ECS (Debit Clearing)/ Direct Debit/ Standing Instruction.

If the start period is not mentioned, the chosen/Default date falling 30 days from submission date will be considered as the start date and will be registered from that date (eg. If the application is submitted on June 1 without indicating the start period then the SIP start date would be July 1).

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

For other mode of payment and further details, please refer to the section 'Third Party Payments' under the Instructions in the Key Information Memorandum and section 'How to Apply' under Statement of Additional Information available on our website www.hdfcfund.com

**c. SIP Top-up Facility:**

SIP Top-up Facility is not available under Micro SIPs

- 1. SIP Top-up is a facility wherein an investor who wishes to enrol for SIP, has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. The SIP Top-up amount should be filled in the SIP Enrolment Form itself.
- 2. The SIP Top-up amount should be in multiples of Rs. 500/- only.
- 3. Monthly SIP offers top-up frequency at half yearly and yearly intervals. Quarterly SIP offers top-up frequency at yearly intervals only. In case the top-up frequency is not indicated under Monthly SIP, it will be considered as yearly interval.

- d. (i) **Payment through Electronic Clearing Service (ECS) (Debit Clearing) of the Reserve Bank of India (RBI)** - Investors/ Unit holders may also enroll for Auto Debit facility through ECS (Debit Clearing) of the RBI.

List of Cities for Auto Debit Facility via ECS (Debit Clearing) should conform to the ECS Debit

locations approved by RBI. The same is available on www.rbi.org.in and on our website www.hdfcfund.com

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

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

**(ii) Payment through Direct Debit Facility**

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

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

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

**(iii) Payment through Standing Instruction**

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

Axis Bank • Dhanlaxmi Bank Ltd. • HDFC Bank • ICICI Bank • ING Vysya Bank • Royal Bank of Scotland NV • South Indian Bank

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

The cities / banks / branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of HDFC Mutual Fund / HDFC Asset Management Company Limited without assigning any reasons or prior notice. If any city / bank / branch is removed, SIP instructions for investors in such city / bank / branch via (ECS) (Debit Clearing) / Direct Debit / Standing Instruction route will be discontinued without prior notice. Please contact the nearest Investor Service Centre of HDFC Mutual Fund for updated list.

- 8. Units will be allotted on the applicable dates subject to realization of funds where total SIP investments on a date amount to Rs. 2 lakh or more. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of proceeds.
- 9. 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 (except units of HDFC Children's Gift Fund). However, Demat facility is not available for HDFC Children's Gift Fund and in case of units offered under the Daily/ Weekly/ Fortnightly Dividend Option(s).

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

Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL). If PAN is not mentioned by applicants, the application may 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 details mentioned in the application do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore will be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid in all respects.

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

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

- 10. The enrollment will be discontinued in cases where three consecutive installments are not honored or the Bank Account [for ECS (Debit clearing)/ Direct Debit / Standing Instruction] is closed and request for change in bank account [for ECS (Debit clearing) / Direct Debit/ Standing Instruction] is not submitted at least 30 days before the next SIP Auto Debit.
- 11. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be transferred / pledged / redeemed / switched - out until completion of 3 years from the date of allotment of the respective units. Units of HDFC Children's Gift Fund (subject to lock-in period) cannot be redeemed / switched - out until the Unitholder (being the beneficiary child) attains 18 years of age or till completion of 3 years from the date of allotment, whichever is later.
- 12. In case the first SIP installment is processed and the application is found to be defective, the SIP registration will be ceased for future installments. Investor will be sent a communication to this effect. No refunds shall be made for the units already allotted. However, redemptions/ switch-outs shall be allowed.
- 13. **Permanent Account Number (PAN)**
  - (a) SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) except as mentioned in point (b) below. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the legal guardian, as the case may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy

is not required separately if KYC acknowledgement letter is made available.

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

**(b) PAN Exempt Investments**

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

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

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

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

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

**14. Know Your Customer (KYC) Compliance**

**Units held in account statement (non-demat) form**

Investors should note that it is mandatory for all registrations to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter.

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

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

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

**15. Transaction Charges**

**In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, as amended from time to time HDFC Asset Management Company Limited ("the AMC")/ HDFC Mutual Fund will deduct Transaction Charges from the purchase/subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted-in to receive the Transaction Charges). The Distributor may opt to receive Transaction Charges based on the type of product.**

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

**Transaction Charges in case of investments through SIP/ Micro SIP:**

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

**Transaction Charges shall not be deducted for:**

- (a) where the Distributor of the investor has not opted to receive any Transaction Charges for your Scheme type
- (b) for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- (c) for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.;
- (d) for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- (e) for purchases / subscriptions routed through Stock Exchange(s).

First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. HDFC AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN)/ PEKRN at the First/ Sole Applicant/ Guardian level. If the PAN/ PEKRN details are available, then the First / Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100/- will be deducted as Transaction Charge) else the declaration in the application

form will be considered (i.e. Rs. 150/- for first time investors or Rs. 100/- for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

- 16. a. Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited (HDFC AMC)/HDFC Trustee Company Limited (HDFC Trustee) / its registrars and other service providers responsible and/or liable, if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays or any other reason/fault not attributable to HDFC Mutual Fund/HDFC AMC.
- b. HDFC Mutual Fund / HDFC AMC, HDFC Trustee, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. that may be suffered and/or incurred by the investor while availing this facility. The investor is solely responsible for all the risks attendant with using this facility.
- c. HDFC Mutual Fund / HDFC AMC reserves the right to reject any application without assigning any reason thereof.
- 17. HDFC Mutual Fund / HDFC AMC reserves the right to change/modify the terms and conditions of the SIP. For the updated terms and conditions of SIP, contact the nearest ISC or visit our website [www.hdfcfund.com](http://www.hdfcfund.com)

**18. Financial Goals**

We help you to record the financial goal you are investing for. Investors can now record the specific financial goal the investor is endeavoring to achieve using the investment in specific scheme/plan.

Unit holders are requested to note that:

- i.) Only one financial goal can be indicated per scheme/plan.
- ii.) In case a different financial goal is indicated for a subsequent investment in the same scheme/Plan within the same folio, the earlier financial goal would be over written.

**Investors should consult their financial advisers if in doubt about whether the Scheme is suitable to meet their Financial Goals.**

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**S** SYSTEMATIC  
**T** TRANSFER  
**P** PLAN

# Enrolment Form

(Please refer Product labeling available on cover page of the KIM and terms and conditions overleaf)



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	ARN Name	Sub Agent's ARN	Bank Branch Code	Internal Code for Sub-Agent/Employee	Employee Unique Identification Number (EUIN)	
ARN-						

Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. Date: 

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

**EUIN Declaration (only where EUIN box is left blank) (Refer Instruction No. 18)**  
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.

Sign Here _____ First / Sole Unit Holder / Guardian	Sign Here _____ Second Unit Holder	Sign Here _____ Third Unit Holder
---	--	---

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 & conditions mentioned overleaf of Systematic Transfer Plan (STP) and the relevant Scheme(s) and hereby apply for enrolment under the Systematic Withdrawal Advantage Plan 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.  NEW REGISTRATION  CANCELLATION

Folio No. of 'Transferor' Scheme (for existing Unit holder) / Application No. (for new investor) \_\_\_\_\_

Name of the Applicant	PAN# or PEKRN#	KYC is mandatory# Please (✓)																
Name of First/Sole Applicant	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																	Proof Attached <input type="checkbox"/>
Name of Guardian in case First/Sole Applicant is a minor	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																	Proof Attached <input type="checkbox"/>
Name of Second Applicant	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																	Proof Attached <input type="checkbox"/>
Name of Third Applicant	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																	Proof Attached <input type="checkbox"/>

# Please attach Proof. If PAN/PEKRN/KYC is already validated, please don't attach any proof. Refer Instruction No. 15 and 16

Name of 'Transferor' Scheme/Plan/Option	(Investors applying under Direct Plan must mention "Direct" against the Scheme name).							
Name of 'Transferee' Scheme/Plan/Option	(Investors applying under Direct Plan must mention "Direct" against the Scheme name).							
For Fixed Systematic Transfer Plan (FSIP) (Please ✓ any one) (Refer Instruction No. 7)	Amount of Transfer per Installment: Rs. _____	No. of Installments:* _____						
	<input type="radio"/> Daily#	No. of Installments:* _____						
	<input type="radio"/> Weekly\$ [Day of Transfer (Please ✓ any one)] <input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday <input type="checkbox"/> Thursday <input type="checkbox"/> Friday <sup>+</sup>	No. of Installments:* _____						
For Capital Appreciation Systematic Transfer Plan (CASTP) (Please ✓ any one) (Refer Instruction No. 8)	<input type="radio"/> Monthly <sup>+</sup> <input type="radio"/> Quarterly	Enrolment Period*:						
	Date of Transfer (Please ✓ any one) <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th <sup>+</sup> <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th	From: <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y
	M	M	Y	Y	Y	Y		
	To: <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y	
M	M	Y	Y	Y	Y			

In case of multiple registrations, please fill up separate Enrolment Forms.

#Refer Instruction No. 7 (a) \$Refer Instruction No. 7 (b) \*Refer Instruction No. 9 <sup>+</sup>Default Frequency/Date/Day [Refer Instruction 9(a)(v)&(vi)]

SIGNATURE(S)

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

\_\_\_\_\_  
Second Unit Holder

\_\_\_\_\_  
Third Unit Holder

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)		
HDFC MUTUAL FUND		
Date:	Head Office : HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.	Enrolment Form No./Folio No.
Received from Mr./Ms./M/s. _____ from Scheme / Plan / Option _____ to Scheme / Plan / Option _____	'STP' application for transfer of Units;	ISC Stamp & Signature

## TERMS & CONDITIONS / INSTRUCTIONS FOR STP

1. STP is a facility wherein unit holder(s) of designated open-ended scheme(s) of HDFC Mutual Fund (Transferor Scheme) can opt to transfer a fixed amount or capital appreciation amount at regular intervals to designated open-ended scheme(s) of HDFC Mutual Fund (Transferee Scheme). The STP Facility is available only for units held / to be held in Non-demat Mode in the Transferor and the Transferee Scheme. Currently, the schemes (including Direct Plan thereunder) eligible for this facility are as follows:

HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund\*, HDFC TaxSaver\*, HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Infrastructure Fund, HDFC Gold Fund\*\*, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund - Treasury Advantage Plan, HDFC Gift Fund, HDFC Floating Rate Income Fund, HDFC Multiple Yield Fund- Plan 2005, HDFC Large Cap Fund, HDFC Small and Mid Cap Fund, HDFC Inflation Indexed Bond Fund, HDFC Dynamic PE Ratio Fund of Funds, HDFC Banking and PSU Debt Fund and HDFC Corporate Debt Opportunities Fund.

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

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

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

2. The STP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The STP Enrolment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund.
3. One STP Enrolment Form can be filled for one Scheme/Plan/Option only.
4. Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com
5. Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. Unitholders' names should match with the details in the existing folio number, failing which, the application is liable to be rejected.
6. STP offers unit holders the following two Plans:
- Fixed Systematic Transfer Plan (FSTP)
  - Capital Appreciation Systematic Transfer Plan (CASTP)
- FSTP offers transfer facility at daily, weekly, monthly and quarterly intervals and CASTP offers transfer facility at monthly and quarterly intervals. Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers. If no frequency is chosen, Monthly frequency shall be treated as the Default Frequency.
7. a. Under the FSTP - Daily Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 500 and in multiples of Rs. 100 thereafter for schemes other than HDFC Long Term Advantage Fund\* and HDFC TaxSaver\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver\* and HDFC Long Term Advantage Fund\*) on every Business Day.
- b. Under the FSTP - Weekly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC Long Term Advantage Fund\* and HDFC TaxSaver\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver\* and HDFC Long Term Advantage Fund\*) on any Business Day of the week i.e. Monday, Tuesday, Wednesday, Thursday or Friday.
- c. Under the FSTP - Monthly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver\* and HDFC Long Term Advantage Fund\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver\* and HDFC Long Term Advantage Fund\*) on the 1st, 5th, 10th, 15th, 20th or 25th of each month.
- d. Under the FSTP - Quarterly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 3,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver\* and HDFC Long Term Advantage Fund\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver\* and HDFC Long Term Advantage Fund\*) on the 1st, 5th, 10th, 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be of any month e.g.

April, August, October, November, etc.

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

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

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

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

8. Under the CASTP- Monthly Interval, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 300) by way of capital appreciation on the 1st, 5th, 10th, 15th, 20th or 25th of each month. Under the CASTP-Quarterly Interval, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 1,000) by way of capital appreciation on the 1st, 5th, 10th, 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Please note that no transfers will take place if there is no minimum capital appreciation amount (except for last transfer leading to closure of account). The capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where CASTP has been processed and paid) and the next CASTP date e.g. if the appreciation is Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter, the unit holder will receive only the appreciation i.e. Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter.
9. a. i) The minimum number of installments under Daily STP is as follows:
- For schemes other than HDFC TaxSaver\* and HDFC Long Term Advantage Fund\*:
    - where installment amount is less than Rs. 1,000/- : 12
    - where installment amount is equal to or greater than Rs. 1,000/- : 6
  - For HDFC TaxSaver\* and HDFC Long Term Advantage Fund\*: 6
- \* an open-ended equity linked savings scheme with a lock-in period of 3 years.
- (ii) There should be a minimum of 6 Installments for enrolment under Weekly FSTP, Monthly FSTP and CASTP and 2 installments for Quarterly FSTP and CASTP.
- (iii) Also, the minimum unit holder's account balance or a minimum amount of application at the time of STP enrolment in the Transferor Scheme should be Rs. 12,000.
- (iv) In case of FSTP Daily / Weekly Interval and Monthly/ Quarterly Interval, Unitholders are required to fill in the number of installments and the enrolment period respectively in the Enrolment Form, failing which the Form is liable to be rejected.
- (v) In case Day of Transfer has not been indicated under FSTP- Weekly frequency, Friday shall be treated as Default day of transfer.
- (vi) In case, the Enrolment Period has been filled, but the STP Date and/or Frequency (Monthly/ Quarterly) has not been indicated, Monthly frequency shall be treated as Default frequency and 10th shall be treated as Default Date.
- b. In case of FSTP - Daily and Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request.
- c. The application for enrolment for FSTP - Monthly & Quarterly Interval and CASTP - Monthly & Quarterly Interval should be submitted at least 10 Days and not more than 90 days before the desired commencement date.
- In case the Start Date is mentioned but End Date is not mentioned, the application will be registered for the minimum number of installments.
- In case the End Date is mentioned but Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application from the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day), provided the minimum number of installments are met.
- d. There will be no maximum duration for STP enrolment. However, STPs will be registered in a folio held by a minor, only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
10. In respect of STP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of

enrollment shall govern the investors during the tenure of the STP.

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

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

### 15. Permanent Account Number

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

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

### PAN Exempt Investments

PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per installment is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

16. **Know Your Customer (KYC) Compliance:** Investors should note that it is mandatory for all registrations for Systematic Transfer Plan (STP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Statement of Additional Information available on our website www.hdfcfund.com
17. Investors with existing STP enrolment, who wish to invest under the Direct Plan of the Transferee Scheme must cancel their existing enrolment and register afresh for the facility.
18. **Investment through Distributors**  
Distributors / Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIIN) obtained by him/her from AMFI in the Application Form. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUIIN is correctly filled up in the Application Form. 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. For further details on EUIIN you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information.  
These requirements do not apply to Overseas Distributors.  
**New cadre distributors:** 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 through such distributor is not for an eligible scheme, it is liable to be rejected.
- Direct Investments**  
Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Transferee Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
19. HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to change/modify the terms and conditions of the STP. For the updated terms and conditions of STP, contact the nearest ISC or visit our website www.hdfcfund.com

<b>F</b>	<b>FLEX</b>
<b>S</b>	<b>SYSTEMATIC</b>
<b>T</b>	<b>TRANSFER</b>
<b>P</b>	<b>PLAN</b>

## HDFC FLEX SYSTEMATIC TRANSFER PLAN Enrolment Form

(Please refer Product labeling available on cover page of the  
KIM and terms and conditions / Instructions overleaf)



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	ARN Name	Sub Agent's ARN	Bank Branch Code	Internal Code for Sub-Agent/Employee	Employee Unique Identification Number (EUIN)	
ARN-						

Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. Date: 

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

**EUIN Declaration (only where EUIN box is left blank) (Refer Instruction 18)**  
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.

Sign Here _____ First/Sole Unit holder / Guardian	Sign Here _____ Second Unit holder	Sign Here _____ Third Unit holder
---	--	---

conditions of the scheme related documents and the terms & conditions mentioned overleaf of Flex Systematic Transfer Plan of the relevant Scheme(s) and hereby apply for enrolment under the Systematic Withdrawal Advantage Plan 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  NEW REGISTRATION  CANCELLATION

Name of the Applicant	PAN # or PEKRN #	KYC is Mandatory # Please (✓)																				
First / Sole Applicant	<table style="width: 100%; border-collapse: collapse;"><tr><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td></tr><tr><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td></tr></table>																					Proof Attached <input type="checkbox"/>
Guardian (in case the First / Sole Applicant is a minor)	<table style="width: 100%; border-collapse: collapse;"><tr><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td></tr><tr><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td></tr></table>																					Proof Attached <input type="checkbox"/>
Second Applicant	<table style="width: 100%; border-collapse: collapse;"><tr><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td></tr><tr><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td></tr></table>																					Proof Attached <input type="checkbox"/>
Third Applicant	<table style="width: 100%; border-collapse: collapse;"><tr><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td></tr><tr><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td><td style="width: 20px;"> </td></tr></table>																					Proof Attached <input type="checkbox"/>

**# Please attach Proof. If PAN/PEKRN/KYC is already validated, please don't attach any proof. Refer Instruction 15 and 16.**

1. Folio No. of 'Transferor' Scheme (for existing Unit holder) / Application No. (for new investor)														
2. Name of 'Transferor' Scheme/Plan/Option	(Investors applying under Direct Plan must mention "Direct" against the Scheme name).													
3. Name of 'Transferee' Scheme/Plan	(Investors applying under Direct Plan must mention "Direct" against the Scheme name). (ONLY GROWTH OPTION)													
4. Amount and Frequency of Flex STP (please ✓ any one)	Amount of Transfer per Installment: Rs. _____ (The transfer amount shall be determined by formula in Instruction 8(a))													
	<input type="radio"/> Daily	No. of Installments:* _____												
	<input type="radio"/> Weekly [Day of Transfer (Please ✓ any one)] <input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday <input type="checkbox"/> Thursday <input type="checkbox"/> Friday <sup>+</sup>	No. of Installments:* _____												
	<input type="radio"/> Monthly <sup>+</sup> <input type="radio"/> Quarterly Date of Transfer (Please ✓ any one) <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th <sup>+</sup> <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th	Enrolment Period*: From : <table style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px; text-align: center;">M</td><td style="width: 20px; height: 20px; text-align: center;">M</td><td style="width: 20px; height: 20px; text-align: center;">Y</td><td style="width: 20px; height: 20px; text-align: center;">Y</td><td style="width: 20px; height: 20px; text-align: center;">Y</td><td style="width: 20px; height: 20px; text-align: center;">Y</td></tr></table> To : <table style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px; text-align: center;">M</td><td style="width: 20px; height: 20px; text-align: center;">M</td><td style="width: 20px; height: 20px; text-align: center;">Y</td><td style="width: 20px; height: 20px; text-align: center;">Y</td><td style="width: 20px; height: 20px; text-align: center;">Y</td><td style="width: 20px; height: 20px; text-align: center;">Y</td></tr></table>		M	M	Y	Y	Y	Y	M	M	Y	Y	Y
M	M	Y	Y	Y	Y									
M	M	Y	Y	Y	Y									

In case of multiple registrations, please fill up separate Enrolment Forms.

\* Refer Instruction 9(b) and 9(c)    <sup>+</sup> Default Frequency/Date/Day [Refer Instruction 7, 9(h) and 9(i)]

SIGNATURE (S) _____ First/Sole Unit holder / Guardian	_____ Second Unit holder	_____ Third Unit holder
<b>Please note: Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.</b>		

ACKNOWLEDGEMENT SLIP ( To be filled in by the Unit holder)		
<b>HDFC MUTUAL FUND</b>		
Date :	Head Office : HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.	Enrolment Form No. _____
Received from Mr./Ms./M/s _____	'Flex STP' application for transfer of Units;	
From Scheme / Plan / Option _____	- Growth Option	
To Scheme / Plan _____	- Growth Option	
		ISC Stamp & Signature

## TERMS & CONDITIONS / INSTRUCTIONS FOR FLEX STP

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

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

HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Infrastructure Fund, HDFC Gold Fund\*\*, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund - Treasury Advantage Plan, HDFC Gilt Fund, HDFC Floating Rate Income Fund, HDFC Multiple Yield Fund- Plan 2005, HDFC Large Cap Fund, HDFC Small and Mid Cap Fund, HDFC Inflation Indexed Bond Fund, HDFC Dynamic PE Ratio Fund of Funds, HDFC Banking and PSU Debt Fund and HDFC Corporate Debt Opportunities Fund.

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

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

2. Flex STP Enrollment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The Flex STP Enrollment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund.
3. One Flex STP Enrollment Form can be filled for transfer into one Scheme/Plan only.
4. In case of valid enrollment forms received, indicating choice of option other than the Growth Option in the Transferee Scheme, it will be deemed as the Growth Option in the Transferee Scheme and processed accordingly.
5. Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of HDFC Mutual Fund / distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com
6. Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. Unitholders' name should match with the details in the existing folio number, failing which the enrollment form is liable to be rejected.
7. Flex STP offers transfer facility at daily, weekly, monthly and quarterly intervals. Unit holder is free to choose the frequency of such transfers. If no frequency is chosen, Monthly frequency shall be treated as the Default frequency.
8. a. Under Flex STP, the amount to be transferred in the Transferee Scheme on the date of transfer shall be higher of:
- Fixed amount to be transferred per installment; or
  - The amount determined by the formula: (fixed amount to be transferred per installment X number of installments including the current installment) – market value of the investments through Flex STP
- In case the amount (as specified above) to be transferred is not available in the Transferor Scheme in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and Flex STP will be closed.
- b. The Dates of transfers shall be as under:
- | Daily Interval     | Every Business Day   |
|--------------------|--|
| Weekly Interval    | Monday, Tuesday, Wednesday, Thursday or Friday   |
| Monthly Interval   | On the 1st, 5th, 10th, 15th, 20th or 25th of each month  |
| Quarterly Interval | On the 1st, 5th, 10th 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be any month e.g. April, August, October, November, etc. |
- In case the day/date of transfer falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.
- c. The first Flex STP installment will be processed for the fixed installment amount specified by the Unitholder in the enrollment form. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.
- d. The total Flex STP amount invested in the Transferee Scheme shall not exceed the total enrollment amount i.e. amount per installment X number of installments.
- e. The redemption/ switch-out of units allotted in the Transferee Scheme shall be processed on First In First Out (FIFO) basis. In case there is a redemption/ switch-out of any units allotted under Flex STP the balance installments under Flex STP will be processed for the fixed installment amount specified by the unitholder at the time of enrollment subject to clause 8(d) above.
- f. **Illustration 1: How to calculate the transfer amount?**
- FLEX STP Enrollment Details :**
- |                   |                                    |
|-------------------|------------------------------------|
| Transferor Scheme | : HDFC Income Fund                 |
| Transferee Scheme | : HDFC Equity Fund - Growth Option |

Date & Frequency of Flex STP	: 15th - Monthly Interval
Amount of Transfer per Installment	: Rs. 5,000/-
Number of Installments	: 12
Enrollment Period	: January - December

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

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

The installment amount will be calculated as follows:

Fixed amount specified at the time of enrollment	: Rs. 5,000/-
or	
As determined by the formula	: $\frac{(5,000 \times 4) - 12,340.91}{3} = \text{Rs. } 7,659.09$
whichever is higher	

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

**Illustration 2: How to calculate the transfer amount?**

**FLEX STP Enrollment Details :**

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

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

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

The installment amount will be calculated as follows :

Fixed amount specified at the time of enrollment	: Rs. 5,000/-
or	
As determined by the formula	: $\frac{(5,000 \times 7) - 41,964.29}{6} = \text{Rs. } 6,964.29$
whichever is higher.	

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

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

9. a. The minimum amount per Flex STP installment is as follows:
- Flex STP - Daily Interval : Rs. 500/- and any amount thereafter.
  - Flex STP - Weekly & Monthly Interval: Rs. 1,000/- and any amount thereafter.
  - Flex STP - Quarterly Interval: Rs. 3,000/- and any amount thereafter.
- b. The minimum number of installments for enrollment under Daily Flex STP:
- minimum of 12 installments where installment amount is less than Rs. 1,000/-.
  - minimum of 6 installments where installment amount is equal to or greater than Rs. 1,000/-.
- c. There should be a minimum of 6 installments for enrollment under Weekly and Monthly Flex STP and 2 installments for Quarterly Flex STP.
- d. The minimum Unit holder's account balance or a minimum amount of application at the time of Flex STP enrollment in the Transferor Scheme should be Rs. 12,000.
- e. In case of Flex STP - Daily and Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request.
- f. The application for enrollment for Flex STP - Monthly & Quarterly Interval should be submitted at least 10 Days and not more than 90 days before the desired commencement date.
- In case the Start Date is mentioned but End Date is not mentioned, the application will be registered for the minimum number of installments.
- In case the End Date is mentioned but Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application from the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day), provided the minimum number of installments are met.
- g. In case of Daily / Weekly Interval and Monthly/ Quarterly Interval, Unitholders are required to fill in the number of installments and the enrollment period respectively in the Enrollment Form, failing which the form is liable to be rejected.
- h. In case Day of Transfer has not been indicated under the Weekly frequency, Friday shall be treated as Default day of transfer.
- i. In case, the Enrollment Period has been filled, but the Flex STP Date and/or Frequency (Monthly/Quarterly) has not been indicated, Monthly frequency shall be treated as Default frequency and 10th shall be treated as Default Date.
- j. There is no maximum duration for Flex STP enrollment. Flex STPs will be registered in a folio held by a minor only till the

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

10. In respect of Flex STP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the Flex STP. Load structure for investments through Flex STP to the Schemes eligible for this facility:

• **Exit Load of the Transferor Scheme(s)**

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

• **Exit Load of the Transferee Scheme(s)**

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

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

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

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

13. Unit holders will have the right to discontinue the Flex STP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 7 days prior to the due date of the next transfer date. On receipt of such request, the Flex STP facility will be terminated. In case of Flex STP - Daily Interval, termination of Flex STP will be effective not later than the 7th Business Day from the date of receipt of written request.

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

15. **Permanent Account Number**

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

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

**PAN Exempt Investments**

PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per installment is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

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

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

18. **Investment through Distributors**

Distributors / Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIIN) obtained by him/her from AMFI in the Application Form. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUIIN is correctly filled up in the Application Form. 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. For further details on EUIIN you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information..

These requirements do not apply to Overseas Distributors.

**New cadre distributors:** New cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible schemes is available on www.hdfcfund.com). They also hold an EUIIN which must be quoted in the application form. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

19. HDFC Mutual Fund / HDFC Asset Management Company Limited reserve the right to change/modify the terms and conditions of the Flex STP. The Trustee reserves the right to withdraw the Flex STP. For the updated terms and conditions of Flex STP, contact the nearest ISC or visit our website www.hdfcfund.com

**S** SWING  
**S** SYSTEMATIC  
**T** TRANSFER  
**P** PLAN

## HDFC SWING SYSTEMATIC TRANSFER PLAN Enrolment Form

(Please refer Product labeling available on cover page of the  
KIM and terms and conditions overleaf)



www.hdfcfund.com

Enrolment Form No. \_\_\_\_\_

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

Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. Date:

**EUIN Declaration (only where EUIN box is left blank) (Refer item no. 2)**  
 I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this 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 Unit holder / Guardian	Sign Here _____ Second Unit holder	Sign Here _____ Third Unit holder
---	--	---

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 & conditions mentioned overleaf of Swing Systematic Transfer Plan and of the relevant Scheme(s) and hereby apply for enrolment under the Systematic Withdrawal Advantage Plan 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  NEW ENROLMENT  CANCELLATION KYC is Mandatory # Please (✓)

Name of the Applicant	PAN # of PEKRN #	Proof Attached <input type="checkbox"/>
Name of the First / Sole Applicant	<input type="text"/>	<input type="checkbox"/>
Name of the Guardian (in case of First / Sole Applicant is a minor)	<input type="text"/>	<input type="checkbox"/>
Name of the Second Applicant	<input type="text"/>	<input type="checkbox"/>
Name of the Third Applicant	<input type="text"/>	<input type="checkbox"/>

# Please attach Proof. If PAN/PEKRN/KYC is already validated, please don't attach any proof. Refer item no. 21 and 22.

1. Folio No. of 'Transferor' Scheme (for existing Unit holder) / Application No. (for new investor)			
2. Name of 'Transferor' Scheme/Plan/Option	(Investors applying under Direct Plan must mention "Direct" against the Scheme name).		
3. Name of 'Transferee' Scheme/Plan	(Investors applying under Direct Plan must mention "Direct" against the Scheme name). (ONLY GROWTH OPTION)		
4. Frequency of Swing STP @ (please ✓ any one Plan/Frequency only)	<input type="radio"/> Weekly <input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday <input type="checkbox"/> Thursday <input type="checkbox"/> Friday*	<input type="radio"/> Monthly*	<input type="radio"/> Quarterly
5. No. of Installments (for Weekly interval only) [please refer item no. 14(b)]	_____		
6. Date of Transfer for (for Monthly & Quarterly Interval only) (please ✓ any one only)	<input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th* <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th		
7. Enrolment Period [please refer item no. 14(b) & (g)]	From : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Not applicable for Weekly Interval) There should be a minimum time gap of 10 days and maximum time gap of 90 days between the date of submission of SWING STP enrolment form and the commencement of the SWING STP facility.		
8. First Installment Amount [please refer item no. 14(a)]	Rs. <input style="width: 100px;" type="text"/>	From the 2nd installment onwards, the transfer amount shall be determined by formula in item no. 9 overleaf.	

\* Default Frequency / Date / Day @ Or immediate next Business Day, if the indicated day is a non Business Day.

SIGNATURE (S) _____ First/Sole Unit holder / Guardian	_____ Second Unit holder	_____ Third Unit holder
---	-----------------------------	----------------------------

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)		
Date :	<b>HDFC MUTUAL FUND</b> Head Office : HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.	Enrolment Form No. _____
Received from Mr./Ms.M/s _____	'Swing STP' application for transfer of Units;	
From Scheme / Plan / Option _____	ISC Stamp & Signature	
To Scheme / Plan / Option _____	_____	

## TERMS AND CONDITIONS FOR SWING STP

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

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

HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Infrastructure Fund, HDFC Gold Fund\*\*, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund - Treasury Advantage Plan, HDFC Gilt Fund, HDFC Floating Rate Income Fund, HDFC Multiple Yield Fund- Plan 2005, HDFC Large Cap Fund, HDFC Small and Mid Cap Fund, HDFC Inflation Indexed Bond Fund, HDFC Dynamic PE Ratio Fund of Funds, HDFC Banking and PSU Debt Fund and HDFC Corporate Debt Opportunities Fund.

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

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

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

### Investment through Distributors

Distributors / Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIIN) obtained by him/her from AMFI in the Application Form. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUIIN is correctly filled up in the Application Form. 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. For further details on EUIIN you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information..

These requirements do not apply to Overseas Distributors.

**New cadre distributors:** New cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible schemes is available on www.hdfcfund.com). They also hold an EUIIN which must be quoted in the application form. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

- A single Swing STP Enrolment Form can be submitted for transfer into one Scheme/Plan/Option only.
- In case of valid enrolment forms received, indicating choice of option other than the Growth Option in the Transferee Scheme, it will be **deemed as the Growth Option** in the Transferee Scheme and processed accordingly.
- Investors are advised to read the relevant Key Information Memorandum(s) (KIMs), Scheme Information Document(s) (SIDs) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of

HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com

- Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. Unitholders' name(s) should match with the details in the existing folio number, failing which the Enrolment Form is liable to be rejected.
- Swing STP offers transfer facility at weekly, monthly and quarterly intervals. In case the Frequency (Weekly/ Monthly/Quarterly) and Swing STP date is not indicated, Monthly frequency shall be treated as the Default Frequency. Unit holder is free to choose the frequency of such transfers. The dates of transfers/ default dates shall be as under:

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

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

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

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

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

- Reverse Transfer:** On the date of transfer, if the market value of the investments in the Transferee Scheme through Swing STP is higher than the first installment amount X number of installments (including the current installment), then a reverse transfer will be effected from the Transferee Scheme to the Transferor Scheme to the extent of the difference in the amount, in order to arrive at the Target Market Value.
- The total amount invested through Swing STP over its tenure in the Transferee Scheme, may be higher or lower than the Total Target Market Value of the investment (i.e. the first installment amount X total number of installments specified by the Unitholder). This may be on account of fluctuations in the market value of the Transferee Scheme. **If you decide to take up this facility, you should be aware of the possibility, that the total amount invested through Swing STP could be higher or lower than the Total Target Market Value of the investment.**
- The redemption/switch-out of units allotted in the Transferee Scheme shall be processed on First In First Out (FIFO) basis. **In case there is a redemption/switch-out of any units allotted under Swing STP in the Transferee Scheme by the unit holder, the balance installments under**

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

**Swing STP will be processed as a normal STP** for the remaining installments by investing the amount indicated as first installment amount, on the date of each transfer over the balance tenure of the Swing STP, subject to availability of unit balance in the Transferor Scheme

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

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

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

\* Reverse Transfer. (-ve) units indicate Reverse Transfer

# Total units before current investment X current NAV

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

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

• Case 1: If NAV Increases

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

• Case 2: If NAV Decreases

In the month of March, the NAV of Transferee Scheme falls to Rs. 11. As a result the market value for the 166.67 units falls to Rs. 1833 (166.67 X 11). Since the Target Market Value after March Swing STP should be Rs. 3,000, the transfer amount will be Rs. 1,167. This will give an additional 106 units @ Rs. 11 to the Transferee Scheme, raising the total number of units to 272.73 units.

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

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

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

\* Reverse Transfer. (-ve) units indicate Reverse Transfer

# Total units before current investment X current NAV

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

14. a. The minimum amount per Swing STP installment shall be as follows:

- Swing STP - Weekly & Monthly Interval: Rs. 1,000 and any amount thereafter.
- Swing STP - Quarterly Interval: Rs. 3,000 and any amount thereafter.

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

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

- b. There should be a minimum of 6 installments for enrolment under Weekly and Monthly Swing STP and 2 installments for Quarterly Swing STP.
- c. There is no maximum duration for Swing STP enrollment. However, Swing STP will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The Swing STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- d. The minimum unit holder's account balance or a minimum amount of application at the time of Swing STP enrolment should be Rs. 12,000.
- e. Unitholders are required to fill in the number of installments in case of Weekly Interval and the enrollment period in case of Monthly/ Quarterly Interval in the Enrollment Form, failing which the Form is liable to be rejected.
- f. In case of Swing STP - Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request.
- g. The application for enrollment for Swing STP - Monthly and Quarterly Intervals should be submitted at least 10 days and not more than 90 days before the desired commencement date.
- In case the Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application from the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day).
- In case the End Date is not mentioned, the application will be registered for the minimum number of instalments applicable.
15. In respect of units created under Swing STP enrollments made in the above-mentioned Transferor and Transferee Scheme(s) (and in Transferor Scheme for instances of Reverse Transfer), the Load Structure prevalent at the time of enrolment shall govern the investors during the tenure of the Swing STP.

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

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

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

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

### 19. Taxation:

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

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

20. HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to change/modify the terms and conditions of Swing STP or withdraw the Swing STP at a later date.

For the updated terms and conditions of Swing STP, contact the nearest ISC or visit our website [www.hdfcfund.com](http://www.hdfcfund.com)

### 21 Permanent Account Number

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

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

### PAN Exempt Investments

PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per installment is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

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





## 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 Transferor and the Transferee Scheme.

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

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

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

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

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

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.

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. **Exit Load:** In respect of amount withdrawn under SWAP, the Exit Load, if any, applicable to the Scheme/Plan as on the date of allotment of units shall be levied.

7. Unitholder has an option to select any one of the following SWAP withdrawal date i.e 1st, 5th, 10th, 15th, 20th, 25th. If no date is mentioned 10th will be considered as the Default Date.

**8. Fixed Plan:**

i. Fixed Plan is available for Growth and Dividend Option.

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 of the possibility that you could erode your capital.

**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 & maximum 30 days before the first withdrawal date ^.

^ In case the SWAP start date as mentioned in the SWAP Enrolment Form above does not satisfy this condition, the first SWAP date shall be rolled over to begin from the immediately following Month /Quarter / Half Year / Year, as applicable.

11. Unitholders may change the amount of withdrawal, at any time by giving the ISC a written notice at least 10 days prior to the next withdrawal date. All details except the amount should match with existing registration.

12. SWAP facility may be terminated on receipt of a 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 Scheme / folio, the investor needs to submit the SWAP enrolment form with the required bank details mentioned under Section 5. For further details, please contact any of the Investor Service Centres or visit our website [www.hdfcfund.com](http://www.hdfcfund.com)

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

16. HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to change / modify the terms and conditions of SWAP.



## TERMS & CONDITIONS FOR DIVIDEND TRANSFER PLAN

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

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

### Source Schemes:

HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund\*, HDFC TaxSaver\*, HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Infrastructure Fund, HDFC Gold Fund\*\*, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund - Treasury Advantage Plan, HDFC Gilt Fund, HDFC Floating Rate Income Fund, HDFC Multiple Yield Fund- Plan 2005, HDFC Large Cap Fund, HDFC Small and Mid Cap Fund, HDFC Inflation Indexed Bond Fund, HDFC Dynamic PE Ratio Fund of Funds, HDFC Banking and PSU Debt Fund, HDFC Corporate Debt Opportunities Fund and HDFC Quarterly Interval Fund.

### Target Schemes:

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

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

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

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

- DTP facility is available to unit holder(s) only under the Dividend Plan / Option of the Source Scheme(s). However, the DTP facility will not be available to unit holder(s) under the Daily Dividend Option in the Source Scheme(s). Unit holder(s)' enrolment under the DTP facility will automatically override any previous instructions for 'Dividend Payout' or 'Dividend Reinvestment' facility in the Source Scheme.
- The enrolment for DTP facility should be for all units under the respective Dividend Plan / Option of the Source Scheme. Instructions for part Dividend Transfer and part Dividend Payout / Reinvestment will not be accepted. The dividend

amount will be invested in the Target Scheme under the same folio. Accordingly, the unit holder(s) details and mode of holding in the Target Scheme will be same as in the Source Scheme.

- The enrolment to avail of DTP facility has to be specified for each Scheme/Plan/Option separately and not at the folio level.
- Under DTP, dividend declared (as reduced by the amount of applicable statutory levy) in the Source scheme (subject to minimum of Rs. 500/-) will be automatically invested into the Target Scheme, as opted by the unit holder, on the immediate next Business Day after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load as specified under point 9 below and accordingly equivalent units will be allotted in the Target Scheme, subject to the terms and conditions of the respective Target Scheme.
- The provision for '**Minimum Application Amount**' specified in the respective Target Scheme's Scheme Information Document will not be applicable under DTP, e.g. the minimum application amount for new investors in HDFC Equity Fund - Growth Plan is Rs.5,000/-. However in case of DTP, an Unit Holder can avail of the facility irrespective of the amount of dividend (subject to a minimum of Rs. 500/-).

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

- The Minimum amount of dividend eligible for transfer under Dividend Transfer Plan is Rs. 500/- (Rupees Five Hundred Only). If the dividend in the Source Scheme is less than Rs. 500/- the dividend will be automatically reinvested in the Source Scheme.

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

The dividend amount to be invested under the DTP from the Source Scheme to the Target Scheme shall be invested by subscribing to the units of the Target Scheme at applicable NAV, subject to payment of Entry/Exit Load: For Scheme load structure, please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website [www.hdfcfund.com](http://www.hdfcfund.com)

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

reinvested (compulsory payout if dividend reinvestment option is not available) in the Source Scheme. Once the request for DTP is registered, then it shall remain in force unless it is terminated as aforesaid.

### 14. Permanent Account Number (PAN)

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

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

### PAN Exempt Investments

PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per transfer is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

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

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

### 16. Investment through Distributors

Distributors / Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIIN) obtained by him/her from AMFI in the Application Form. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUIIN is correctly filled up in the Application Form. 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. For further details on EUIIN you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information..

These requirements do not apply to Overseas Distributors.

**New cadre distributors:** New cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible schemes is available on [www.hdfcfund.com](http://www.hdfcfund.com)). They also hold an EUIIN which must be quoted in the application form. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

- HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to change/modify the terms and conditions of the DTP. For the updated terms and conditions of DTP, contact the nearest ISC or visit our website [www.hdfcfund.com](http://www.hdfcfund.com)



# Application cum Flex STP Form

## HDFC CASH MANAGEMENT FUND – TREASURY ADVANTAGE PLAN

Offer of Units At Applicable NAV

CIG

(Please refer Product labeling available on cover page of the KIM)

Investors must read the KIM and the instructions (for Instructions refer page 17-22) before completing this Form. This 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)
ARN/RIA	ARN/RIA Name	Sub Agent's ARN	Bank Branch Code	Internal Code for Sub-Agent/ Employee	
ARN-					

**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.

Sign Here First/ Sole Applicant/ Guardian	Sign Here Second Applicant	Sign Here Third Applicant
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**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer Instruction 2)**  
 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. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

**1. EXISTING UNIT HOLDER INFORMATION (IF YOU HAVE EXISTING FOLIO, PLEASE FILL IN SECTIONS viz. 1, 5, 6, 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@** \_\_\_\_\_ Proof of date of birth@  Attached  Please (✓)

**NAME OF FIRST / SOLE APPLICANT (In case of Minor, there shall be no joint holders)** \_\_\_\_\_ DD MM YYYY  
 Mr. Ms. M/s. \_\_\_\_\_ Nationality \_\_\_\_\_ PAN#/ PEKRN# \_\_\_\_\_ KYC# [Please tick (✓)]  Proof Attached (Mandatory)

**Status of First/ Sole Applicant [Please tick (✓)]**  Individual  Non - Individual [Please attach FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self Certification Form] (Refer Instruction 4 & 19) (Mandatory)  
 Resident Individual  NRI-Repatriation  NRI-Non Repatriation  Partnership  Trust  HUF  AOP  PIO  Company  Fils  Minor through guardian  BOI  OCI  Body Corporate  LLP  Society / Club  Foreign National Resident in India  FPI  Sole Proprietorship  Non Profit Organisation  Others (please specify)

**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# [Please tick (✓)] (Mandatory)  Proof Attached  
 Relationship with Minor@ Please (P)  Father  Mother  Court appointed Legal Guardian Proof of relationship with minor@ Please (P)  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 ^ \_\_\_\_\_

I/ We would like to register for my/our HDFCMF Personal Identification Number (HPIN) to transact online as per the terms & conditions displayed on website:www.hdfcfund.com (Email id mandatory).  
 ^ On providing email-id investors shall receive scheme wise annual report or an abridged summary thereof/ account statements/ statutory and other documents by email. (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# [Please tick (✓)]  Proof Attached (Mandatory)

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

**5. ADDITIONAL KYC DETAILS Mandatory (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

# Please attach Proof. Refer instruction No 16 for PAN/PEKRN and No 18 for KYC.

**ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Ser vice Centre or call us at our Customer Ser vice Number 180030106767 (Toll Free)]**

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

Date : \_\_\_\_\_

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

an application for Purchase of Units of Scheme / Plan Name **HDFC CASH MANAGEMENT FUND – TREASURY ADVANTAGE PLAN**

Option / Sub-option: \_\_\_\_\_ Payout Option: \_\_\_\_\_

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

ISC Stamp & Signature

... continued overleaf

**5. ADDITIONAL KYC DETAILS, If any (Refer instruction 4b) Contd.**

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

**6. FATCA & 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)

Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India?  Yes  No

If Yes, please provide the following information [mandatory]

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Category	First Applicant (including Minor)	Second Applicant/ Guardian	Third Applicant
Place/ City of Birth			
Country of Birth			
Country of Tax Residency#			
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.

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

Name of PoA Mr. Ms. M/s. \_\_\_\_\_  
 PAN# / PEKRN# \_\_\_\_\_ KYC# [Please tick (✓)] (Mandatory)  Proof Attached # Please attach Proof. Refer instruction No 16 for PAN/PEKRN and No 18 for KYC.

**8. BANK ACCOUNT DETAILS OF THE FIRST / SOLE APPLICANT (For redemption/ dividend 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.

Bank Name \_\_\_\_\_  
 Branch Name \_\_\_\_\_ Bank City \_\_\_\_\_  
 Account Number \_\_\_\_\_  
 MICR Code \_\_\_\_\_ (The 9 digit code appears on your cheque next to the cheque number)  
 Account Type (Please ✓)  Savings  Current  NRO  NRE  FCNR  Others (please specify) \_\_\_\_\_  
 IFSC Code\*\*\* \_\_\_\_\_  
\*\*\* 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)

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

Unit holders will receive redemption/ dividend proceeds directly into their bank account (as furnished in Section 8) via Direct credit/ NEFT/ECS facility  
 I/We want to receive the redemption / dividend proceeds (if any) by way of a demand draft instead of direct credit / credit through NEFT system / credit through ECS into my / our bank account

Particulars	
Scheme Name / Plan / Option / Sub-option / Payout Option	<input type="checkbox"/> HDFC CASH MANAGEMENT FUND - TREASURY ADVANTAGE PLAN - Retail Option <input type="checkbox"/> HDFC CASH MANAGEMENT FUND - TREASURY ADVANTAGE PLAN - Direct Plan - Retail Option
Cheque / DD / Payment Instrument / UTR No. / Date	
Drawn on (Name of Bank and Branch)	
Amount in figures (Rs.)	

... continued overleaf



**13. DECLARATION & SIGNATURE/S (refer instruction 14)**

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I / We hereby confirm and declare as under:-

- (1) I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents and apply for allotment of Units of the Scheme(s) of HDFC Mutual Fund ("Fund") indicated above.
- (2) I/We am/are eligible Investor(s) as per the scheme related documents and am/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.
- (3) The information given in / with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the HDFC Asset Management Company Limited (AMC)/ Fund and undertake to inform the AMC / Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time.
- (4) That in the event, the above information and/or any part of it is/are found to be false/ untrue/ misleading, I/We will be liable for the consequences arising therefrom.
- (5) 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 Mutual 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.
- (6) I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions.
- (7) 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.
- (8) 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.**

**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 only:**

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

Please (✓)  Yes  No    If Yes, (✓)  Repatriation basis  Non-repatriation basis

**SIGN HERE**

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

**SIGNATURE(S)**

First / Sole Applicant / Guardian	
Second Applicant	
Third Applicant	



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

**ANDHRA PRADESH :** HDFC AMC Ltd., 18-2-299/B, 1st Floor, Leela Mahal Circle, Tirumala Bypass Road, **Tirupati - 517 507.** Tel: (0877) 2222 871 / 872 / 873 / 874. Fax: (0877) 2222689. HDFC AMC Ltd., 2nd Floor, HDFC Bank Complex, Near Benz Circle, M. G. Road, **Vijayawada - 520 010.** Telefax: (0866) 3988029. HDFC AMC Ltd., First Floor, Saigopal Arcade, Waltair Main Road, Siripuram, **Visakhapatnam - 530 003.** Tel: (0891) 3263457/ 6634004, Fax: No. (0891) 6634004. **ASSAM :** HDFC AMC Ltd., Premises- 1C, 1st Floor, Ganpati Enclave, G.S.Road, **Guwahati - 781 007.** Tel: (0361) 2464759/60. Fax: (0361) 2464758. **BIHAR :** HDFC AMC Ltd., Ishwari Complex, 1st Floor, Dr. Rajendra Prasad Road, **Bhagalpur - 812 002.** Tel: (0641) 2300 390, Fax: (0641) 2300391. HDFC AMC Ltd., Ravi Market, 1st Floor, Jawaharlal Road, **Muzaffarpur - 842001.** Tel: (0621) 2245036/37, Fax: (0621) 2245037. HDFC AMC Ltd., C/o Hera Enclave (Above TATA Docomo Office), 1st Floor, New Dak Bunglow Road, **Patna - 800 001.** Tel: (0612) 6457554/6457557/3201439, Telefax: (0612) 2200747. **CHHATTISGARH :** HDFC AMC Ltd., Shop No 1, Ground Floor, Old Sada Office Block, Nehru Nagar East, **Bhilai - 492020.** Tel: (0788) 4092948, 4092846, Fax: (0788) 4092901. HDFC AMC Ltd., 2nd Floor, Rama Trade Centre, Opposite Rajiv Plaza, Near Bus stand, **Bilaspur - 495 001.** Tel: (07752) 400305/06. Fax: (07752) 400307. HDFC AMC Ltd., Ground Floor, Chawla Complex, Devendra Nagar, Sai Nagar Road, Near Vanijya Bhawan, Near Indhira Gandhi Square, **Raipur - 492 001.** Tel: (0771) 4020 167 / 168. **DELHI :** HDFC AMC Ltd., Ground Floor - 2 & 3 and First Floor, Prakashdeep Building, 7, Tolstoy Marg, Connaught Place, **New Delhi - 110 001.** Tel: (011) 6632 4082, Fax: (011) 23351317/18. HDFC AMC Ltd.; 402, 4th Floor, Mahatta Tower, 54 B1 Block, Community Centre, Janakpuri, **New Delhi - 110058.** Tel: 011-41082129/30, Fax: 011-41082131. HDFC AMC Ltd.; 134/4, Bhandari House, Lala Lajpat Rai Marg, Kailash Colony - Main Road, Near Kailash Colony Metro Station, South Delhi, **New Delhi - 110 048.** Tel: 011-29244801/02 Fax: 011-29244805 **GOA :** HDFC AMC Ltd., Ground Floor, G3 & G4, Jivottam, Minguel Miranda Road, Off. Abade Faria Road, **Margao - 403 601.** Salcete. Tel: (0832) 2737410 / 11. Fax: (0832) 2736477. HDFC AMC Ltd., S1, Second Floor, Above Axis Bank, Edcon Centre, Angod, **Mapusa - 403 507.** Bardez, Goa. Tel: (0832) 2253 460 / 461, Fax: (0832) 2253465. HDFC AMC Ltd., A-3, First Floor, Krishna Building, Opp. Education Department, Behind Susheela Building, G. P. Road, **Panaji - 403 001.** Tel: 0832 - 2425609, 2425610, Fax: 0832 - 2425614. HDFC AMC Ltd., 6, Ground Floor, Pereira Chambers, Padre Jose Vaz Road, **Vasco - 403 802.** Mormugao. Tel: (0832) 2513 402 / 406, Fax: (0832) 2513448. **GUJARAT :** HDFC AMC Ltd., 2nd Floor, Megha House, Besides GRUH House, Mithakhali Six Roads, **Ahmedabad - 380 009.** Tel: 079 - 40220099/00, Fax: 079 - 40050506. HDFC AMC Ltd., Maruti Sharanam, No.117, 1st Floor, Anand-Vidhyanagar Road, Opposite Nandbhumi Party Plot, **Anand - 388 001.** Tel: (02692) - 398200, Fax: (02692) - 398222. HDFC AMC Ltd., 3rd Floor, Shreemangalam Complex, Above IDBI Bank, Patel Society Road, Ward No. 1, Kasak Circle, **Bharuch - 392 012.** Tel: (0264) 2227205, Fax: (0264) 2227206. HDFC AMC Ltd., 2nd Floor, Gangotri Plaza, Opposite Daxinamurty School, Waghawadi Road, **Bhavnagar - 364 001.** Tel: (0278) - 3988029, Fax: (0278) - 3984039. HDFC AMC Ltd., 1st Floor, B Wing, Katira Complex, RTO Circle, **Bhuj - 370 001.** Tel: (02832) 223 223, Fax: (02832) 251.946 HDFC AMC Ltd., 2nd Floor, Keshav Complex, P N Marg, Opposite Dhanvantry, **Jammagar - 361 001.** Tel: (0288) - 3988029, Fax: (0288) - 3982426. HDFC AMC Ltd., 1st Floor, Nos. 104 - 105, MaryGold-2 Complex, Opp. Bahaudin College, College Road, **Junagadh - 362001.** Tel: (0285) 2670622/23, Fax: (0285) 2670624. HDFC AMC Ltd., F-2, First Floor, Sigma Oasis Complex, Near HDFC Bank, State Highway Road, **Mehsana - 384002.** Tel: 02762-230121. HDFC AMC Ltd., 1st Floor, Nandini Complex, Above HDFC Bank, Opp. Daboo Hospital, Station Road, **Navsari - 396445.** Tel: (02637) 252681/82/83, Fax: (02637) 252684. HDFC AMC Ltd., 2nd Floor, Shiv Darshan, Dr. Radha Krishnan Road, 5, Jaghnath, Plot Corner, **Rajkot - 360 001.** Tel: 0281 - 6624881 / 82, Fax: 0281 - 6624883. HDFC AMC Ltd., U1 - U3, Jolly Plaza, Opp. Athwa Gate Police Station, Athwa Gate, **Surat - 395 001.** Tel: 0261 - 2460082 / 83, Fax: 0261 - 2460091. HDFC AMC Ltd., Upper Ground Floor, Gokulesh, R. C. Dutt Road, **Vadodra - 390 007.** Tel: 0265 - 662110 / 20, Fax: 0265 - 6621150. HDFC AMC Ltd., 5-B, 2nd Floor, Sapphire Building, Daulatnagar, Chhala-Vapi Road, **Vapi - 396 191.** Tel: (0260) 3983900, Fax: (0260) 3983908. **HARYANA :** HDFC AMC Ltd., 3rd Floor, Shanti Complex, Jagadhri Road Opp. Civil Hospital, **Ambala Cantt - 133001.** Tel: (0171) 2631995. Fax: (0171) 2631994. HDFC AMC Ltd., TA - 12A, 15-18, Third Floor, Crown Plaza, Sector 15A, Mathura Road, **Faridabad - 121 001.** Tel: (0124) 2221 338 / 339 / 341 / 342 / 343, Fax: (0129) 2221340. HDFC AMC Ltd., Premises 105, 106 & 107, 1st Floor, Vipul Agora Building, MG Road, **Gurgaon - 122 002.** Tel: (0124) 2560 450 / 51, Fax: (0124) 2560455. HDFC AMC Ltd., 1175 B Royal 1, 1st Floor, Adjoining Gurudawara, G.T Road, **Panipat - 132 103.** Tel: (0180) 3985400/ 01, Fax: (0180) 3985403. **HIMACHAL PRADESH:** HDFC AMC Ltd., 2nd Floor, Opposite Town Hall, 30, The Mall, **Shimla - 171 001.** Tel: (0177) 2816860. Fax: (0177) 2816861. **JAMMU & KASHMIR :** HDFC AMC Ltd., Hall No-102 A/2, South Block, Bahu Plaza, Gandhi Nagar, **Jammu - 180 012.** Tel: (0191) 2477911/13 / (0191) 2474298/99. \*\*2nd Floor, Aksa Mall, IG Road, Opposite Exhibition Ground, **Srinagar - 190001.** \*\* This is not an Official Point of Acceptance (OPA) of transactions for the Schemes of HDFC Mutual Fund. **JHARKHAND :** Office Unit No. 105 & 106, 1st Floor, Ozone Plaza, Bankmore, Dhanbad Jharia Road, **Dhanbad - 826 001.** Tel: (0326) 3205352, 2300552, Fax: (0326) 2301756. HDFC AMC Ltd., Gayatri Enclave, 2nd Floor, "K Road", Bistupur, **Jamshedpur - 831 001.** Tel: (0657) 2249691, Telefax: (0657) 2249730. HDFC AMC Ltd., Pradhan Towers, 1st Floor, 5, Main Road, **Ranchi - 834 001.** Tel: (0651) 6003358, 3242077, Fax: (0651) 3988029. **KARNATAKA :** HDFC AMC Ltd., Nitesh Broadway, No. 9/3, 1-A, Ground Floor, M. G. Road, Opposite Trinity Metro Station, **Bangalore - 560001.** Tel: 080-66205300, Fax: (080)-41125255. HDFC AMC Ltd., # 493, 1st Floor, 4th Cross, 2nd Main, Sampige Road, Malleswaram, **Bangalore - 560 003.** Tel: (080) 23465601. HDFC AMC Ltd., Garla Garnet No. 119/A/36, 9th Main, 4th Block, Jayanagar, **Bangalore - 560011.** Tel: (080) 41460260, Fax: (080) 41460263. HDFC AMC Ltd., # 145, 1st Floor, 60 ft Road, 5th Block, Koramangala, **Bangalore - 560 034.** Tel: (080) 40927295, Fax: (080) 30922728. HDFC AMC Ltd., Premises No. 4830 / B, First Floor, Dr. Ambedkar Road, Opp. Civil Medical College, **Belgaum - 590 002.** Tel: (0831) 4206 915 / 916 / 918, Fax: (0831) 4206919. HDFC AMC Ltd., Office No. 39 (Old No - 41), Ground Floor, Behind Maremma Temple, Opposite HDFC Bank, Kappagal Road, **Bellary - 583103** Ph: 08392-256577 Fax: 08392-256575. HDFC AMC Ltd., 190/3, 1st Floor, S.V.C. Plaza, Opposite Mothi Talkies, Gandhi Circle, **Davangere - 577 002.** Tel: (08192) 250 240 / 241 / 242, Fax: (08192) 250243. HDFC AMC Ltd., No. 1, First Floor, Revankar Comforts, Vivekanand Road, Court Circle, **Hubli - 580 029.** Tel: (0836) 4252 294 / 95, Fax: (0836) 4252 290 HDFC AMC Ltd., UG-II, 6 & 7, Upper Ground Floor, Maximus Commercial Complex, Light House Hill Road, Opp. KMC, **Mangalore - 575 001.** Tel: 0824 - 6620667/668, Fax: 0824 - 6620666. HDFC AMC Ltd., No. 2918, CH 51 / 1 B, 1st Floor, Patel Mansion, Kantharaj Urs Road, Saraswathipuram, **Mysore - 570 009.** Tel: (0821) 4000 530, Fax: (0821) 4000 535. **KERALA :** HDFC AMC Ltd., 3rd Floor, City Mall, Opposite YMCA, Kannur Road, **Calicut - 673 001.** Tel: (0495) 4099222, Fax: (0495) - 3982330. HDFC AMC Ltd., Ground Floor, Cinema cum Commercial Complex, Behind Ravipuram Bus Stop, M. G. Road, **Kochi - 682 016.** Tel: (0484) 6555155/255, Fax: 0484 - 2358462. HDFC AMC Ltd., 14/868, Ground Floor, Sri Krishna Complex, Coimbatore Road, **Palghat - 678 001.** Tel: (0491) 2548300/302, 6452188, Fax: (0491) 2548303. HDFC AMC Ltd., 2nd Floor, E-Town Shopping, College Road, East Fort, **Thrissur - 680 005.** Tel: (0487) 2422925. Telefax: (0487) 2441976.. HDFC AMC Ltd., 1st Floor, Kaniamparambil Arcade, G S Junction, Shastri Road, **Kottayam - 686 001.** Tel: (0481) 3018392/93, Fax: (0481) 3018397. HDFC AMC Ltd., Ground Floor, Bhadra Tower, Cotton Hill Road, Vazhuthacaud, Thycaud P.O., **Trivandrum - 695 014.** Tel: (0471) 3983 730 / 731 / 732 Fax: (0471) 3983738. **MADHYA PRADESH :** HDFC AMC Ltd., 1st Floor, Ranjeet Tower, 8, Zone-II, M. P. Nagar, **Bhopal - 462 011.** Tel: 0755 - 4285385, 4246995, Fax: 0755 - 4058890. HDFC AMC Ltd., M1, M2 & M3, Mezzanine Floor, Sterling Arcade, 15 / 3, Race Course Road, **Indore - 452 001.** Tel: 0731 - 4022241 / 42, Fax: 0731 - 4245436. HDFC AMC Ltd., First Floor, Muthye Udyog Bhawan, 1039, Wright Town, Opp. Telephone Exchange, **Jabalpur - 482 002.** Tel: (0761) - 4049800, 3988029 Fax: (0761) - 4068814 HDFC AMC Ltd., First Floor, Alakhnanda Towers, Shrimant Madhav Rao Scindia Marg, City Centre, **Gwalior - 474 001.** Tel: (0751) - 4066060, 3988029 Fax: (0751) - 3982803. **MAHARASHTRA:** HDFC AMC Ltd., Near Samarth Cyber Cafe, 3419-Khist Galli, **Ahmednagar - 414 001.** Tel: (0241) 2345800, Fax: (0241) 2345801. HDFC AMC Ltd., 1st Floor, Amar Arcade - 2, Opp. Rajapeth Police Station, Raja Peth, **Amravati - 444 601.** Tel: (0721) 2562 112 / 113 Fax: (0721) 2564115. HDFC AMC Ltd., 2nd Floor, Renuka Commercial Complex, Samarth Nagar, Nirala Bazar, Nageshwar Wadi Road, **Aurangabad - 431 001.** Tel: (0240) 3988029, Fax: (0240) 3982068. HDFC AMC Ltd., 138, Ground Floor, Kavya Ratnavali Chowk, Omkareshwar Road, **Jalgaon - 425 002.** Tel: (0257) 3982100/01, Fax: (0257) 3982114. HDFC AMC Ltd., Royal Prestige, C1/C9, 1st Floor, E - Ward, Sykes Extension, Rajarampuri Road, **Kolhapur - 416 008.** Tel: (0231) - 3988029, Fax: (0231) - 3982060. HDFC AMC Ltd., Premises Nos.. F1, 2, 3 & 4, 1st Floor, "Center Square", S.V. Road, Andheri (W), **Mumbai - 400 058.** Tel: (022) 26708239/26285389, Fax: (022) 26241131. HDFC AMC Ltd. Shop # 7, Abhilasha Building, Punjabi Lane, Borivali (W), **Mumbai - 400 092** Tel: (022) 28952702/ 28901497, Fax: (022) 28949392. HDFC AMC Ltd., \* "HDFC House", 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, **Mumbai - 400 020.** Tel: (022) 66316333, Fax: (022) 66580200. HDFC AMC Ltd., Ramon House, 1st Floor, H.T Parekh Marg, 169, Backbay Reclamation, Churchgate, **Mumbai - 400020.** HDFC AMC Ltd., 119, First Floor, Zest Business Space, M.G Road, Ghatkopar East, **Mumbai - 400 077.** Tel: (022) 65253409/08/06/21, Fax: (022) 25116805. HDFC AMC Ltd., Limited# 201, Durga Centre, 2nd Floor, Water Field Road, Bandra (West), **Mumbai - 400 050.** Tel: (022) 26434 760 / 762 / 763 / 764, Fax: (022) 26434768. HDFC AMC Ltd., 159, 1st floor, Galleria Shopping Mall, Hiranandani Garden, Powai, **Mumbai - 400 076.** HDFC AMC Ltd., Shop No. 1 & 2, Ground Floor, Gurangi Chambers, Opp. Damani Chambers, Near Teen Haath Naka, LBS Marg, **Thane (West) - 400 602.** Tel: (022) 25391125, Fax: (022)67124177. HDFC AMC Ltd., 106-110, 2nd Floor, Shiram Shyam Towers, Near NIT Building, Kingsway, Sadar, **Nagpur - 440 001.** Tel: (0712) 6630301/02/04, Fax: (0712) 6630206. HDFC AMC Ltd., G-1 & G-2, "Suyojit Heights", Opp. Rajiv Gandhi Bhawan, Sharanapur Road, **Nashik - 422 002.** Tel: (0253) 6611831 / 32, Fax: (0253) 6611836. HDFC AMC Ltd., Shop no.127, Bahirwade Chambers, Opp. Hotel Hilton(erstwhile Panchsil), Telco road, Chinchwad, **Pune-411019.** Tel: 020-2747772/3, Fax: 020-2747774. HDFC AMC Ltd., Shop No 2&3, East Street Galleria, 2421, East Street, Camp, **Pune - 411 001.** Tel.: (020) 41223301/02, Fax: (020) 41223310. HDFC AMC Ltd., Ground Floor, City Mall, University Circle, Ganeshkhind Road, **Pune - 411 007.** Tel: (020) 66073301, Fax: (020) 66073310. HDFC AMC Ltd., Office No. 13, Shanti Center Premises, Plot No. 8, Sector 17, Vashi, **Navi Mumbai - 400 703.** Tel: (022) 39880299, Fax: (022) 39855612. HDFC AMC Ltd., 1st Floor, Anant Kuti (Bibikar Bldg.), Manpada Road, Opp. Municipal Corporation Bldg., Dombivli (East), **Mumbai - 421 201.** Tel: (0251) 2860 648 / 649 / 645 / 656, Fax: (0251) 2863953. **ORISSA :** HDFC AMC Ltd., Sri Jagannath Complex, 1st Floor, Opposite Hari - Omm Bhawan, **Barbil - 758 035.** Tel: 09238106515 / 09238106525, Fax: (06767) 275565. HDFC AMC Ltd., Vinayak, 2nd Floor, 96, Janpath, **Bhubaneswar - 751 001.** Tel: (0674) 6450502/1502, Fax: 0674 - 2531483. HDFC AMC Ltd., 1st Floor, Plot No. 2690 (P), Bajrakabati Road, Ranihat, **Cuttack - 753 001.** Tel: (0671) 2323724/ 725, Fax: (0671) 2324741. HDFC AMC Ltd., Praful Tower, 1st Floor, Panposh Road, **Rourkela - 769 004.** Tel: (0661) 3988029, 3982060/70, Fax: (0661) 3982068. HDFC AMC Ltd., Kadambari Complex, 1st Floor, Unit - 4, Nayapara, Golbazar, **Sambalpur - 768 001.** Tel: (0663) 2400 323 / 339, Fax: (0663) 2400324. **PONDICHERY :** HDFC AMC Ltd., No.17, I Floor, Sree Velayudham Complex, Near Indhira Gandhi Square, Natesan Nagar, **Pondicherry - 605 005.** Tel: (0413) 3043 293 / 500 / 600, Fax: (0413) 2206776. **PUNJAB :** HDFC AMC Ltd., SCO-28, 1st Floor, Taneja Towers, District Shopping Complex, Ranjit Avenue, **Amritsar-143 001.** Tel: (0183) 3988028/29/2570, Fax: (0183) 3982599. HDFC AMC Ltd Municipal No. 83 - B, 3A, Ground Floor, Corner Building, Liberty Chowk, **Bhatinda - 151 001.** Tel: (0164) 5001982/83, 5011980 Fax: (0164) 5011981. HDFC AMC Ltd., 1st Floor, SCO- 2909-2910, Sector - 22-C, Opp. Hotel J W Marriot, **Chandigarh - 160 022.** Tel: (0172) 5050888, Fax: (0172) 2771219. HDFC AMC Ltd., Office No. 31, 1st Floor, City Square Building, Civil Lines, GT Road, **Jalandhar - 144001.** Tel: (0181) 5004028, Fax: (0181) 5004029. HDFC AMC Ltd., SCO 122, Feroze Gandhi Market, **Ludhiana - 141 001.** Tel: (0161) 2774321 / 5014321, Fax: (0161) 3013838. SCO no - 70, Ground Floor, Near Leela Bhawan Market, **Patiala - 147 001.** Tel: 0175 - 5010082. Fax: 0175 - 5010084. **RAJASTHAN :** HDFC AMC Ltd., 2nd Floor, Above ICICI Bank, India Heights Building, India Motor Circle, **Ajmer - 305001.** Tel: (0145) 2620666. Fax: (0145) 2420660. HDFC AMC Ltd., "Moonritha Bhawan", 3-Ajmer Road, **Jaipur - 302 001.** Tel: (0141) 5116681/ 82, 2374968, Fax: (0141) 5111126. Plot No. 654 A/B, 1st Floor, Shree Pratap Tower, Jaljog Circle, **Jodhpur - 342 003.** Tel: (0291) 5101927, 5101937, Fax: (0291) 5105919. HDFC AMC Ltd., 1st Floor, Gowardhan Plaza, 25, Trench Colony, Opposite Lok Kalamandal, **Udaipur - 313 001.** Tel: (0294) 3988029, Fax: (0294) 3982000. **TAMIL NADU :** HDFC AMC Ltd., ITC Centre, 1st Floor, 760, Anna Salai, **Chennai - 600 002.** Tel: (044) 4397979 / 43979719, Fax: (044) 4397970. HDFC AMC Ltd., 1371A, Ground Floor, Nadar Building, Trichy Road, **Coimbatore - 641 018.** Tel: (0422) 4391861/62/63, Fax: (0422) 4391714. HDFC AMC Ltd., 127 C/3 East Veli Street, **Madurai - 625 001.** Telefax: (0452) 3988029. HDFC AMC Ltd., 1st Floor, No1 Bhimsena Garden Street, Royapettah High Road, Mylapore, **Chennai - 600 004.** Tel: (044) 30913060, Fax: (044) 30913082. HDFC AMC Ltd., 1st floor, Ram Complex, No. 454/3, Meyanoor Main Road, **Salem - 636 009.** Tel: (0427) 3982680/700, Fax: (0427) 2333617. HDFC AMC Ltd., 1st floor, No. 142/7, Sri Balaji Arcade, Opp. Alagar Jewellery, Tiruvandur Road, Palayamkottai, **Tirunelveli - 627 002.** Tel.: (0462) 2576174, Fax: (0462) 2576173.. HDFC AMC Ltd., No. 60, Sri Krishna Arcade, First Floor, Tennur High Road, Tennur, **Trichy - 620 017.** Tel: (0431) 3982830, Fax: (0431) 3982835. HDFC AMC Ltd., Premises No.73, 1st Floor Door No. 73/19, Thyagarajapuram Officers Line Officer's Circle, **Vellore - 632 001.** Tel: (0416) 2214670/2, Fax: (0416) 2214671. **TELANGANA:** HDFC AMC Ltd6-3-885/7, IInd Floor, Sapphire Square, Somajiguda, **Hyderabad - 500 282.** Tel.: (040) 23417401 / 02 / 03 / 04 / 05, Fax: (040) 23417407. HDFC AMC Ltd., Gem Square, 1-88/2, 1st Floor, Hi-tech City Main Road, Above HDFC Bank Madhapur, After Indhio Oil Petrol Pump, Near Kriish Sapphire, Madhapur, **Hyderabad - 500081.** HDFC AMC Ltd., 2-5-83/84, 1st Floor, Mitralaxmi Narayana Arcade, Nakkala Gutta, Hanmakonda, **Warangal - 506 002.** Tel: (0870) 2566 005 / 006 / 007 / 008 / 009, Fax: (0870) 2566010. **UTTARAKHAND :** HDFC AMC Ltd., 76, Rajpur Road, Near RTO, **Dehradun - 248 001.** Tel: (0135) 3988029/ 7434, Fax: (0135) 3987444. HDFC AMC Ltd., Plot No. 1, 1st Floor, Durga City Centre, Bhotia Parao, Nainital Road, **Haldwani - 263 139.** Tel: (05946) 285286 Fax: (05946) 285290. HDFC AMC Ltd., 1st Floor, Kumar Complex, Chandracharya Chowk, **Haridwar - 249407.** Tel: (01334) 2224067/ Fax: (01334) 222410. **UTTAR PRADESH :** HDFC AMC Ltd., 1-C, First Floor, Block no 10/8, Padamdeep Building,

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

Sanjay Place, **Agra - 282002**. Tel: (0562) 3984761-73, Fax: (0562) 3984777. HDFC AMC Ltd., 3/260-A, Arena Complex, Laxmibai Marg, Marris Road, **Aligarh - 202 001**. Tel: (0571) 2740 770 / 771 / 772 , Fax: (0571) 2740772. **HDFC AMC Ltd.** 3rd Floor, Agarwal Arcade, Hyundai Motors Showroom, 4 Sardar Patel Marg, Civil Lines, **Allahabad - 211 001**. Tel: (0532) 2561 035/036/038, Fax: (0532) 2561035. HDFC AMC Ltd., 146 Civil Lines, 1st Floor, Gupta Complex, Near Circuit House Chouraha, **Bareilly - 243 001**. Tel: (0581) 2510 749 / 759, Fax: (0581) 2510709. HDFC AMC Ltd., D-2, 1st Floor, Raj Nagar District Centre, Raj Nagar, **Ghaziabad - 201 010**. Tel: (0120) 301 0635 Fax: (0120) 3010636. HDFC AMC Ltd., 4th Floor, A.D. Tower Compound, Bank Road, **Gorakhpur -273 001**, Tel. No: (0551) 6060011/2/3. HDFC AMC Ltd., 101 & 201, Sai Arcade, 16/34 Bhargava Estate, Civil Lines, **Kanpur - 208 001**. Tel: (0512) 3935592/93/94, Fax: (0512) 3935596. HDFC AMC Ltd., 1st Floor, Narain Ford Building, 4 Shah Najaf Road, Hazratganj, **Lucknow - 226 001**. Tel: (0522) 4155500/01, Fax: (0522) 4155555. HDFC AMC Ltd., 143/145/1, Ganpati Plaza, Ground Floor, Magal Pandey Nagar, **Meerut - 250 005**. Tel: (0121) 2602 380 / 2601 965, Fax: (0121) 2602380. HDFC AMC Ltd., Parsvnath Plaza-II, UGF Hall No.4, Delhi Road, **Moradabad - 244 001**. Tel: (0591) 3988029 / 3982131. Fax: (0591) 3982137. HDFC AMC Ltd., K-24/25, First Floor, Pearl Plaza Building, Sector-18, **Noida - 204 301**. Tel: (0120) 432 5757/5959. Tel: (0120) 423 4349. HDFC AMC Ltd., D-64/127, 4th Floor, Arihant Complex, Siga, **Varanasi - 221 010**. Tel: (0542) 6450711/6450712. **WEST BENGAL** : HDFC AMC Ltd., 2nd Floor, Chatterjee Plaza, 69/101, GT Road, Rambandhulata, **Asansol - 713 303**. Tel: (0341) 2221220, Fax: (0341) 2221219. HDFC AMC Ltd., City Plaza, City Centre, 1st Floor, **Durgapur - 713 216**. Tel: (0343) 3982150, Fax: (0343) 3982153. HDFC AMC Ltd., Krishna Enclave, 2nd Floor, 2/1, Bhajanlal Lohia Lane, Opposite Howrah A.C. Market, **Howrah - 711 101**, Phone: (033) 33546150/163, Fax: (033) 33546157. HDFC AMC Ltd., Menaka Estate, 1st Floor, 3 Red Cross Place, **Kolkata - 700 001**. Tel: (033) 22312875, 22312876, Fax: (033) 22439582. HDFC AMC Ltd., 2nd Floor, 209A, Sarat Bose Road, Besides Sarat Bose Road post office, **Kolkata-700 029**. Tel: 033-33541166/67/68/69/70/71. Fax: 033-33541172. HDFC Asset Management Company Limited, Hinterland Complex - 2, 6/A Roy Ghat Lane, **Serampore - 712201**. Gitanjali Complex, 2nd Floor, Above Corporation Bank, Sevoke Road, **Siliguri - 734 001**. Tel: (0353) 6453474. Fax: (0353) 2545270.

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

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

**A. List of Investor Service Centres (ISCs) of Computer Age Management Services Pvt. Ltd. (CAMS), Registrar & Transfer Agents of HDFC Mutual Fund. These ISCs will be in addition to the existing points of acceptance at the offices of HDFC Asset Management Company Ltd. (Investor Service Centres for HDFC Mutual Fund). These ISCs of CAMS will be the official points of acceptance of transactions for schemes of HDFC Mutual Fund except HDFC Arbitrage Fund.**

**ANDHRA PRADESH** : Door No 48-3-2, Flat No. 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, **Visakhapatnam – 530 016. ASSAM** : Dhawal Complex, Ground Floor, Durgabari, Rangagora Road, Near Dena Bank, **Tinsukia - 786 125. BIHAR**: G-3, Ground Floor, Om Vihar Complex, SP Verma Road **Patna - 800 001**. 69, Gandhi Chowk (Ground Floor), K.P Road, **Gaya – 823 001. GOA**: No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M.G. Road, Panaji, **Goa - 403 001. GUJARAT**: 111- 113, 1st Floor - Devpath, Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, **Ahmedabad – 380 006**. Office 207 - 210, Everest Building, Opp. Shastri Maidan, Limda Chowk, **Rajkot - 360 001**. Plot No-629, 2nd Floor, Office No. 2-C / 2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp. Dhiraj Sons, Athwalines, **Surat - 395 001**. 103, Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, **Vadodra - 390 007. JHARKHAND** : Millennium Tower, Room No:15, First Floor, R- Road, Bistupur, **Jamshedpur - 831 001. KARNATAKA** : Trade Centre, 1st Floor, 45, Dikensan Road (Next to Manipal Centre), **Bangalore – 560 042**. G 4 & 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, **Mangalore - 575 003. KERALA**: 1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripady, **Cochin - 682 018. MAHARASHTRA** : Ground Floor, Rajabhadur Compound, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, **Mumbai – 400 023**. 145 Lendra Park, New Ramdaspath, Behind IndusInd Bank, **Nagpur – 440 010**. Nirmiti Eminence, Off No. 6, 1st Floor, Opp. Abhishek Hotel, Mehendale Garage Road, Erandawane, **Pune – 411 004. MADHYA PRADESH**: Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI Bank, M. P. Nagar, Zone II, **Bhopal - 462 011**. 101, Shalimar Corporate Centre, 8-B, South Tukoganj, Opp. Green Park, **Indore – 452 001. NEW DELHI** : 7-E, 4th Floor, Deen Dayal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower, Jhandewalan Extension, **New Delhi – 110 055**. Ground Floor, Unit no. 5/6/8, Pearls Best Heights I, Plot no. A-5, Nr. Max Hospital, Netaji Subhash Place, Pitampura North Delhi. **New Delhi - 110 034. ORISSA** : Plot No. - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, **Bhubaneswar - 751 001. PUNJAB** : Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, **Chandigarh - 160 017**. U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, **Ludhiana - 141 002. RAJASTHAN**: G-III, Park Saroj, R-7, Yudhisthir Tower, C-Scheme, Behind Ashok Nagar Police Station, **Jaipur – 302 001**. 1/5, Nirmla Tower, 1st Chopasani Road, **Jodhpur – 342 003. TAMIL NADU** : Old#66 New#86, Lokamanya Street (West), Ground Floor, R. S. Puram, **Coimbatore – 641 002**. 178/10, Kodambakkam High Road, Opp. Hotel Palm Grove, Nungambakkam, **Chennai - 600 034. TELANGANA**: 208, 2nd Floor, Jade Arcade, Paradise Circle, **Secunderabad - 500 003. UTTAR PRADESH**: 106 - 107 - 108, 1st Floor, IInd Phase, City Centre, 63/2, The Mall, **Kanpur - 208 001**. C-81, 1st floor, Sector - 2, **Noida – 201 301**. Off# 4, 1st Floor, Centre Court Building, 3/c, 5-Park Road, Hazratganj, **Lucknow - 226 001. WEST BENGAL** : 2nd Floor, Saket Building, 44 Park Street, **Kolkata - 700 016**

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

**ANDHRA PRADESH** : 15-570-33, I Floor, Pallavi Towers, **Ananthapur - 515 001**.. D. No. 5-38-44, 5/1, Brodipet, Near Ravi Sankar Hotel, **Guntur\* - 522 002**. Bandi Subbaramaiah Complex, Door No: 3/1718, Shop No. 8, Raja Reddy Street, **Kadapa - 516 001**. No.33-1, 44 Sri Sathya Complex, Main Road, **Kakinada – 533 001**. H. No. 43/8, Upstairs, Uppini Arcade, N R Peta, **Kurmoor - 518 004**. 9/756, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, **Nellore - 524 001**. D No 34-1-76, Old Govt Hospital Road, Opp. Konigeti Guptha Apartments, **Ongole - 523 001**. Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, **Rajahmundry – 533 101**. Shop No. 6, Door No. 19-10-8, (Triangle to Passport Office), AIR Bypass Road, **Tirupathi - 517 501**. 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, **Vijayawada – 520 010. ASSAM** : A.K. Azad Road, Rehbari, Tinali, **Guwahati - 781 008. BIHAR** : Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, **Bhagalpur - 812 002**. Brahman Toil, Durga Asthan, Gola Road, **Muzaffarpur - 842 001. CHHATTISGARH** : Shop No. 117, Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, **Bhilai - 490 020**. 2nd Floor, Gwalani Chambers, St Xavier School Road, In Front of CIT (Income Tax) Office, Vyapar Vihar, **Bilaspur - 495 001**. Shop No 6, Shriram Commercial Complex in front of Hotel Blue Diamond, Ground Floor, T.P. Nagar, **Korba - 495677**. C-23, Sector 1, Devendra Nagar, **Raipur - 492 004. DELHI** : Flat no.512, Narian Manzil, 23, Barakhamba Road, Connaught Place, **New Delhi - 110 001. GOA** : B-301, Reliance Trade Center, Opp. Grace Nursing Home, Near Cafe Tato, V. V. Road (Varde Valaulikar), Margao, **Goa - 403 601. GUJARAT** : No. 101, A P Towers, B/H Sardar Gunj, Next to Nathwani Chambers, **Anand - 388 001**. Shop No - F -56, 1st Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, **Ankleshwar - 393002**. 305-306, Sterling Plot, Waghawadi, Opp. HDFC Bank, **Bhavnagar - 364 002**. Office No. 17, 1st Floor, Municipal Bldg, Opp. Hotel Prince Station Road, **Bhuj – 370 001**. A/177, Kailash Complex, Opp. Khedut Decor, **Gondal – 360 311**. 207, Manek Centre, P N Marg, **Jamnagar - 361 001**. Aastha Plus", 202-A, 2nd Floor, Sardarbag Road, Near. Alkapuri, Opp. Zansi Rani Statue, **Junagadh - 362 001**. 1st Floor, Subhadra Complex, Urban Bank Road, **Mehsana - 384 002**. 16, 1st Floor, Shivani Park, Opp. Shankeswar Complex, Kaliawadi, **Navsari - 396 445**. Gita Nivas, 3rd Floor, Opp. Head Post Office, Halar Cross Lane, **Valsad - 396 001**. 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, **Vapi - 396 195. HARYANA** : Opposite PEER, Bal Bhawan Road, **Ambala City - 134 003**. B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, **Faridabad - 121 001**. SCO - 16, First Floor, Sector - 14, **Gurgaon - 122 001**. 12, Opp. Bank of Baroda, Red Square Market, **Hisar - 125 001**. 83, Devi Lal Shopping Complex, Opp. ABN AMRO Bank, G. T. Road, **Panipat – 132 103**. 205, 2nd Floor, Bldg No. 2, Munjal Complex, Delhi Road, **Rohtak – 124 001**. 124 - B / R, Model Town, Yamuna Nagar – 135 001. **HIMACHAL PRADESH** : 1st Floor, Opp. Panchayat Bhawan Main Gate, Bus Stand, **Shimla – 171 001. JAMMU & KASHMIR** : JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, **Jammu - 180 004. JHARKHAND**: Mazzanine Floor, F-4, City Centre Sector 4, Bokaro Steel City, **Bokaro - 827 004**. S. S. M. Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, **Deoghar - 814 112**. Urmila Towers, Room No. 111, 1st Floor, Bank More, **Dhanbad - 826 001**. Municipal Market, Annanda Chowk, **Hazaribagh - 825 301**. 4, HB Road No. 206, 2nd Floor, Shri Lok Complex, **Ranchi - 834 001. KARNATAKA** : Shop No. 2, 1st Floor, Shreyas Complex, Near Old Bus Stand **Bagalkot – 587 101**. 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, **Belgaum - 590 006**. # 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), **Bellary - 583 101**. No. 9, 1st floor, Gajanan Complex, Azad Road, **Bijapur - 586 101**. # 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P J Extension, **Davangere - 577 002**. No. 204 - 205, 1st Floor, 'B' Block, Kundagol Complex, Opp. Court, Club Road, **Hubli - 580 029**. No. 1, 1st Floor, CH.26, 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, **Mysore – 570 009**. No.65 1st Floor, Kishnappa, Compound 1st Cross, Hosmane Extn, **Shimoga - 577 201. KERALA** : Doctor's Tower Building, 1st Floor, Door No. 14/2562, North of Iorn Bridge, Near Hotel Arcadia Regency, **Alleppey - 688 001**. Room No. 14/435, Casa Marina Shopping Centre, Talap, **Kannur - 670 004**. Kochupilamoodu Junction, Near VLC, Beach Road, **Kollam - 691 001**. Jacob Complex, Building No - Old No-1319F New No - 2512D, Behind Maklil Centre, Good Sheperd Road, **Kottayam - 686001**. 29/97G, 2nd Floor, Gulf Air Building, Mavoro Road, Arayidathupalam, **Kozhikode - 673 016**. 10 / 688, Sreedevi Residency, Mettupalayam Street, **Palakkad - 678 001**. Room No. 26 & 27, Dee Pee Plaza, Kakkalali, **Thrissur – 680 001**. R. S. Complex, Opp. LIC Building, Pattom, P.O., **Trivandrum – 695 004**. 24/590-14, C. V. P Parliament Square Building, Cross Junction, **Thiruvalla - 689 101. MADHYA PRADESH** : G-6, Global Apartment, Phase-II, Opposite Income Tax Office, Kailash Vihar City Centre, **Gwalior - 474 011**. 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, **Jabalpur - 482 001. MAHARASHTRA** : Opp. RL Science College, Civil Lines, **Akola\* – 444 001**. 81, Gulsham Tower, Near Panchsheel, **Amaravati – 444 601**. Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, **Aurangabad - 431 001**. 70, Navipeth, Opp. Old Bus Stand, **Jaalgaon – 425 001**. Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, **Jalna - 431 203**. 2 B, 3rd Floor, Ayodhya Towers, Station Road, **Kolhapur - 416 001**. Rutarang Bungalow, 2, Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, **Nasik - 422 005**. Jiveshwar Krupa Bldg, Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, **Sangli - 416 416**. 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, **Satara – 415 002**. Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, **Solapur – 413 001**. 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, **Thane (W) - 400 602. MEGHALAYA** : 3rd Floor, RPG Complex, Keating Road, **Shillong – 793 001. ORISSA** : B. C. Sen Road, **Balasoore - 756 001**. Gandhi Nagar Main Road, 1st Floor, Upstairs of Aroon Printers, **Berhampur - 760 001**. Near Indian Overseas Bank, Cantonment Road, Mala Math, **Cuttack - 753 001**. 1st Floor, Mangal Bhawan, Phase II, Power House Road, **Rourkela – 769 001**. Opp. Town High School, Sansarak, **Sambalpur - 768 001. PONDICHERY** : S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), **Pondicherry – 605 001. PUNJAB** : SCO - 18J, 'C' Block Ranjit Avenue **Amritsar – 143 001**. 2907 GH, GT Road, Near Zilla Parishad, **Bhatinda - 151 001**. 367/8, Central Town, Opp. Gurudwara Diwan Asthan, **Jalandhar – 144 001**. 35, New Lal Bagh Colony, **Patiala – 147 001. RAJASTHAN** : AMC No. 423/30, Near Church, Brahampuri, Opposite T B Hospital, Jaipur Road, **Ajmer – 305 001**. 256 - A, Scheme No. 1, Arya Nagar, **Alwar - 301 001**. Indraprastha Tower, Shop Nos. 209 - 213, Second Floor, Shyam Ki Sabji Mandi, Near Mukharji Garden, **Bhilwara - 311 001**. Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, **Bikaner - 334001**. B-33 Kalyan Bhawan, Triangle Part, Vallabh Nagar, **Kota – 324 007**. 18 L Block, **Sri Ganganagar – 335 001**.

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

32, Ahinsapuri, Fatehpura Circle, **Udaipur – 313 004. TAMILNADU** : Ground Floor, 148, Old Mahabalipuram Road, Okkiyam, Thuraipakkam, **Chennai - 600 097**. Shop No 1 & 2, Saradaram Complex, Door No. 6-7, Theradi Kadai Street, **Chidambaram - 608 001**. 171-E, Sheshaiyer Complex, First Floor, Agraharam Street, **Erode - 638 001**. 126 GVP Towers, Kovai Road, Basement of Axis Bank, **Karur - 639 002**. Jailani Complex, 47, Mutt Street, **Kumbakonam - 612 001**. 1st Floor, 278, North Perumal Maistry Street (Nadar Lane), **Madurai - 625 001**. No. 2, 1st Floor, Vivekanand Street, New Fairland, **Salem - 636 016**. 1st Floor, Mano Prema Complex, 182/6, S.N. High Road, **Tirunelveli - 627 001**. No. 1 (1), Binny Compound, 2nd Street, Kumaran Road, **Tiruppur - 641 601**. No. 8, 1st Floor, 8th Cross West Extn., Thillainagar, **Trichy - 620 018**. No. 1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, **Vellore 632 001. TELANGANA**: H. No.7-1-257, Upstairs S.B.H, Mankamthota, **Karimnagar – 505 001**. A.B.K. Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, **Warangal - 506 001. TRIPURA** : Krishnanagar, Advisor Chowmuhani (Ground Floor), **Agartala - 799 001. UTTAR PRADESH**: No. 8, II Floor, Maruti Tower, Sanjay Place, **Agra - 282 002**. City Enclave, Opp. Kumar Nursing Home, Ramghat Road, **Aligarh - 202 001**. 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, **Allahabad - 211 001**. F-62, 63, IIInd Floor, Butler Plaza Commercial Complex, Civil Lines, **Bareilly – 243 001**. FF-26, Konark Building, 1st Floor, RDC - Rajnagar, **Ghaziabad - 201 002**. Shop No. 3, 2nd Floor, Cross Road, A. D. Chowk Bank Road, **Gorakhpur - 273001**. Opp. SBI Credit Branch, Babu Lal Karkhana Compound, Gwalior Road, **Jhansi – 284 001**. 1st Floor, Canara Bank Building, Dhundhi Katra, **Mirzapur – 231 001**. H 21-22, Ist Floor Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, **Moradabad - 244 001**. 108, Ist Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, **Meerut – 250 002**. I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, **Saharanpur - 247 001**. Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, **Varanasi - 221 010. UTTARANCHAL** : 204/121, Nari Shilp Mandir Marg, Old Connaught Place, **Dehradun - 248 001. WEST BENGAL** : Block - G, 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab, P. O. Ushagram, **Asansol - 713 303**. 399, G T Road, Opposite of Talk of the Town, **Burdwan - 713 101**. City Plaza Building, 3rd Floor, City Centre, **Durgapur - 713 216 A - 1/50**, Block - A, **Kalyani - 741 235**. Shivhare Niketan, H. No. 29/11, Ward No. 15, Malancha Main Road, Opposite UCO Bank, **Kharagpur - 721 301**. 47/5/1, Raja Rammohan Roy Sarani, P.O. Mallikpara, Dist. Hoogly, **Seerampur - 712 203**. 17B Swamiji Sarani, **Siliguri – 734 001**.

\* accepts transactions of Liquid Schemes / Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan and HDFC Cash Management Fund - Savings Plan & Call Plan.

## OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

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

## Points of Service ("POS") of MF UTILITIES INDIA PRIVATE LIMITED ('MFUI') AS OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS THROUGH MF Utility ("MFU")

Both financial and non-financial transactions pertaining to Scheme(s) of HDFC Mutual Fund ('the Fund') can be done through MFU at the authorized POS of MFUI. The details of POS published on MFU website at www.mfuidia.com will be considered as Official Point of Acceptance (OPA) for transactions in the Scheme(s) of the Fund.

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

# For Processing only Redemption Request of Units Held in Demat Form.

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



[www.hdfcfund.com](http://www.hdfcfund.com)

**HDFC ASSET MANAGEMENT COMPANY LIMITED**

A Joint Venture with Standard Life Investments

**Registered Office :**

HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.

Tel.: 022-66316333 | Toll Free no. 1800 3010 6767/ 1800 419 7676 | Fax : 022-22821144

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