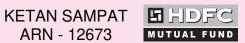


Application Form

(Please read terms & conditions overleaf)

ARN - 12673



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TERMS AND CONDITIONS

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

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

Ahmedabad, Bangalore, Bhopal, Bhubaneshwar, Chandigarh, Chennai, Coimbatore, Guwahati, Hyderabad, Indore, Jaipur, Kanpur, Kolkata, Lucknow, Madurai, Mumbai, Nagpur, New Delhi, Panjim, Pune, Surat, Trivandrum, Vadodara, Visakhapatnam, Vijayawada

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

Cities	SIP Dates
Madurai, Visakhapatnam	1st
Others	1st / 10th / 15th / 25th

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

B) SIP payment through Direct Debit Facility

List of banks / branches for SIP Direct Debit Facility *

Banks	Branches
IDBI Bank Limited and Kotak Mahindra Bank Limited	All Branches
Bank of India and Punjab National Bank	Select Branches

- * Please contact HDFC Mutual Fund Investor Service Centre for updated list of banks / branches eligible for Direct Debit Facility.
- 1. This facility is offered only to the investors having bank accounts in select banks / branches eligible for this facility.
- 2. This facility is available on all SIP dates of a month / quarter.

C) Common Terms & Conditions for above mentioned Facilities

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

- The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit. Alternatively, the
 cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit
 is registered.
- 2. First SIP Cheque and subsequent SIP Installments via ECS (Debit Clearing) / Direct Debit should be of the same amount.
- 3. Please submit the following documents atleast 30 days before the first SIP date for ECS (Debit Clearing) / Direct Debit :

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

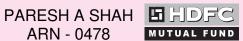
- ** included in the Key Information Memorandum
- 5. The cities / banks / branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of HDFC Mutual Fund / HDFC Asset Management Company Limited without assigning any reasons or prior notice. If any city / bank / branch is removed, SIP instructions for investors in such city / bank / branch via (ECS) (Debit Clearing) / Direct Debit route will be discontinued without prior notice.
- 6. Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
- HDFC Mutual Fund / HDFC Asset Management Company Limited, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- 8. HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to reject any application without assigning any reason thereof.
- 9. Please refer the Key Information Memorandum / Offer Document of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information.
- 10. You can choose to change your bank account or discontinue this facility by giving fifteen days written notice to any of our Investor Service Centres.



Application Form

(Please read terms & conditions overleaf)

ARN - 0478



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

First SIP cheque and subsequent SIP via FCS (Debit Clearing) in select cities or via Direct Debit in select banks / branches only

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