

Key Information Memorandum & Application Form

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

HDFC Annual Interval Fund - Series I - Plan C

(An Interval Income Scheme)

Offer of Units at Rs. 10 each for cash during the New Fund Offer (NFO)

New Fund Offer Opens on: May 17, 2013
New Fund Offer Closes on: May 21, 2013
Continuous Offer of Units: at Applicable NAV during the Specified Transaction Period

The Scheme being an interval income scheme offers Subscription / Switch-in and Redemption / Switch-out of units after the close of NFO only during the Specified Transaction Period at Applicable NAV without payment of any entry / exit load. The units of the Plan(s) under the Scheme will be listed on the NSE/ any other Stock Exchange(s). Investors can buy/sell units on a continuous basis on the Stock Exchange(s) on which the units are listed (other than during the Specified Transaction Period).

The Trustee may close the NFO before the above mentioned date by giving at least one day notice in one daily Newspaper.

Name of the AMC :
HDFC Asset Management Company Limited



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 (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.hdfcfund.com

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. The date of this Key Information Memorandum is May 06, 2013.

1. Name of Scheme

HDFC Annual Interval Fund – Series I, an Interval Income Scheme comprising thereunder four Plans viz. Plan A, Plan B, Plan C and Plan D.

2. Investment Objective

The investment objective of the Plan(s) under the Scheme is 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.

3. Asset Allocation Pattern of the Scheme

Under normal circumstances the asset allocation (as a % of Net Assets) of the respective Plans' portfolio under the Scheme will be as follows:

Type of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Debt Securities and Money Market Instruments (including securitised debt)	60-100	Low to Medium
Government Securities	0-40	Low

The investments in securitised debt will not exceed 50% of the net assets of the respective Plans.

The respective Plan(s) under the Scheme:

- Shall not undertake repo / reverse repo transactions in Corporate Debt Securities.
- 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 Regulations.
- 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.

Plan C, being launched under this KIM, will invest in securities as per the intended allocation (with floor and ceiling within a range of 5%) 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.

(% of Net Assets)

Credit Ratings for Long Term / Short Term instruments as applicable	AAA/A1+	AA	A	BBB	Not Applicable
Instruments					
Debt & Money Market Instruments					
Certificates of Deposit (CDs)	65-70	–	–	–	–
Commercial Papers (CPs)	5-10	–	–	–	–
Non - Convertible Debentures (NCDs)	–	15-20	–	–	–
Securitized Debt including Pass Through Certificates (PTCs)	–	–	–	–	–
Government Securities/ Treasury Bills/ CBLO/ Reverse Repos/ Units of Debt or Liquid Mutual Funds Schemes	–	–	–	–	0-5

Notes:

1. The respective Plan(s) will not invest more than 30% 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 Government Securities, Treasury Bills, CBLOs and Certificates of Deposit issued by Banks. Further, the limit shall also not apply to investments made in AAA rated debt instruments of Public Financial Institutions (PFIs) and PSU Banks.

The Plan(s) may have an additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% 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 30% of the net assets of the Plan(s).

2. 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.

3. 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.
4. 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).
5. 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.
6. **The Plan(s) will not invest in securities of Real Estate and Airline sectors.**
7. 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.
8. 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.
9. 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.
10. **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.**

Investments shall be made only in such securities which mature on or before the opening of the immediately following Specified Transaction Period.

For further details, please refer to the Scheme Information Document.

4. Investment Strategy

The net assets of the Plans will be invested in Debt, Money market instruments and Government Securities which mature on or before the opening of the immediately following Specified Transaction Period. 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.

Please refer to Scheme Information Document (SID) of the Scheme for complete details.

5. Plans and Options

Plans : Plan A / Plan B / Plan C / Plan D

Options : Each Plan offers Regular Option and Direct Option.

1. Regular Option: This Option is for investors who wish to route their investment through any distributor.

2. Direct Option: This Option is for investors who wish to invest directly without routing the investment through any distributor. This Option shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Option.

The Regular and Direct Options offer the following sub-options:

(a) Growth Option, (b) Dividend Option & (c) Flexi Option

(a) Growth Option

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

(b) Dividend Option

Dividend Option under Plan(s) offers Quarterly Dividend Option with Payout facility only and Normal Dividend Option with Payout and reinvestment facility. Under this Option, the **entire distributable surplus**, if available on the record date, will be paid out/reinvested as dividend.

(c) Flexi Option

The income attributable to Units under this Option will continue to remain invested in the Plan(s) and will be reflected in the Net Asset Value of Units under this Option. The Trustee may also at their sole discretion declare entire/ part of distributable surplus available on record date notified by the Trustees, as dividend. Dividends, if any, under this Option would be paid out.

6. Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Risk factors associated with investing in Fixed Income Securities

- Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Units of the Scheme can go up or down because of various factors that affect the capital markets in general.
- The NAV of the respective Plans will be affected by changes in the general level of interest rates. The NAV of the respective Plans is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- Money market securities, while fairly liquid, lack a well developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
- Investment in Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and / or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.
- Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields. This may increase the absolute level of risk of the portfolio.
- As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.
- Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted securities that offer attractive yields. This may increase the risk of the portfolio.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges.
- At times, due to the forces and factors affecting the capital market, the Scheme 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.
- 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.

Risk factors associated with investing in Foreign Securities

Risk factors associated with investing in Foreign Securities summarized below.

- Currency Risk
- Interest Rate Risk
- Credit Risk

Please read the Scheme Information Document (SID) for complete details.

Risk factors associated with investing in Derivatives

- The AMC, on behalf of the Scheme may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance Unit holders' interest. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Other risks include, the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

- Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

Risk factors associated with investing in Securitised Debt

Risk factors associated with investing in Securitised Debt summarized below.

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

Risk factors associated with Securities Lending

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

Risk factors associated with Market Trading

- Although Units of the respective Plan(s) as mentioned in this Scheme Information Document are to be 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 will 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 Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund on the 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.

7. Applicable NAV (after the Scheme opens for repurchase and sale)

The Scheme offers subscription/redemption of units during the Specified Transaction Period (STP). STP is the period during which units of the Plan(s) under the Scheme are available for Subscription / Redemption / Switch-in / Switch-outs, without payment of any entry/exit load. STP shall be for 2 Business Days. First STP will be the 370th day (or immediately following Business Day, if that day is not a Business Day) and 371st day (or immediately following Business Day, if that day is not a Business Day) from the date of allotment of units after closure of NFO. Subsequently, STP shall be the 370th day (or immediately following Business Day, if that day is not a Business Day) and 371st day (or immediately following Business Day, if that day is not a Business Day) from the close of the immediately preceding STP of the respective Plan(s). The subscription / redemption / switch requests will be accepted by the Mutual Fund during normal business hours on the first day of the STP and upto 3.00 p.m. on the second day of the STP. No redemption/ switch-out will be allowed during the second day of STP for purchase/switch-ins made during the first day of the STP.

Applications for amount less than Rs. 2 lakh

(i) For Purchases including switch-ins:

- In respect of valid applications received upto 3.00 p.m. during the STP by the Fund along with a local cheque or a demand draft payable at par at the Official Point(s) of Acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable.

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

• **Applications for amount equal to or greater than Rs. 2 lakh**

(i) For Purchases:

- In respect of valid applications received for an amount equal to or more than Rs. 2 lakh upto 3.00 p.m. during the STP 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 Plan(s) under the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable;
- In respect of valid applications received for an amount equal to or more than Rs. 2 lakh after 3.00 p.m. during the first day of STP 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 Plan(s) under the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.
- Irrespective of the time of receipt of application for an amount equal to or more than Rs. 2 lakh during the STP at the Official Point(s) of Acceptance, where funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Plan(s) under the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

(ii) For Switch-ins:

For determining the applicable NAV, the following shall be ensured:

- Application for switch-in is received before the applicable cut-off time during the STP.
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective Plan(s) under the Scheme before the cut-off time.
- The funds are available for utilization before the cut-off time.

Further, the Applicable NAV in respect of Unitholders under the Dividend Option will be as under:

- In respect of 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.

*** In respect of applications for an amount equal to or more than Rs. 2 lakh, the Applicable NAV shall be subject to the provisions of SEBI Circulars No. Cir / IMD / DF / 21 / 2012 dated September 13, 2012 and No. Cir / IMD / DF / 19 / 2010 dated November 26, 2010, as may be amended from time to time, on uniform cut-off timings for applicability of NAV.*

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. during the STP by the Fund, same day's closing NAV shall be applicable.
- In respect of valid applications received after 3.00 p.m. during the first day of STP by the Fund, the closing NAV of the next Business Day shall be applicable.

Further, the applicable NAV in respect of Unitholders under the Dividend Option will as under:

- In respect of valid redemptions/switch-out requests received till 3.00 p.m. during the first day of the 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.

In case of transactions through online facilities / electronic modes, there may be a time lag of upto 5-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where

NAV is to be applied based on actual realization of funds by the Scheme. Under no circumstances will HDFC Asset Management Company Limited or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units.

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).

8. Minimum Application Amount / Number of Units

- **During the New Fund Offer Period (NFO):** Rs.5,000/- and in multiples of Rs.10/- thereafter
- **During Specified Transaction Period (STP):**
Purchase / Switch-in: Rs.5,000/- and any amount thereafter
Additional Purchase / Switch-in: Rs.1,000/- and any amount thereafter
Repurchase / Switch-out: Rs.1,000/- or minimum of 100 units
- **After NFO and Other than STP:**

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.

9. Despatch of Repurchase / (Redemption) Payment

Within 10 Business Days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund

10. Benchmark Index

CRISIL Short Term Bond Fund Index

11. 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 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, under the Dividend option as on the Record Date.

The dividend warrants/cheque/demand draft shall be despatched/electronic payout initiated 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.

12. Name of the Fund Manager

Mr. Anil Bamboli

Mr. Rakesh Vyas (Dedicated Fund Manager for Overseas Investments)

13. Name of the Trustee Company

HDFC Trustee Company Limited

14. Performance of the Scheme

This Scheme is a new scheme and does not have any performance track record.

15. Expenses of the Scheme

(i) Load Structure (During New Fund Offer Period & Continuous Offer Period):

Entry Load:

Not Applicable. Pursuant to SEBI Circular No. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load shall be charged by the Scheme to the investor. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

Exit Load:

(a) During the Specified Transaction Period: Nil.

(b) Other than Specified Transaction Period: 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.

The Trustee / AMC reserve the right to change / modify the load on a future date on prospective basis.

New Fund Offer Expenses shall be borne by HDFC Asset Management Company Limited / HDFC Trustee Company Limited.

(ii) Recurring Expenses (% of daily Net Assets)

- First Rs.100 crores: 2.25% p.a.
- Next Rs.300 crores: 2.00% p.a.
- Next Rs.300 crores: 1.75% p.a.
- Balance: 1.50% p.a.

In addition to the above recurring expenses, the following expenses may also be charged to the respective Plan(s) under the Scheme-

- a. Expenses in respect of inflows from beyond top 15 cities - a maximum charge of 0.30% on the daily net assets of the Plan(s) computed as per the guidelines issued by SEBI for meeting distribution expenses incurred for bringing inflows from such cities;
- b. 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 (4) of SEBI (MF) Regulations.
- c. 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.
- d. Service Tax on Investment Management and Advisory Fees.

Direct Option shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Option. Thus, it is estimated that the expense ratio of the Direct Option would be lower by around 0.25% p.a. of the daily net assets as compared to Regular Option.

For further details, please refer to the SID.

20. Unit holder's Information

Allotment / Refund: The AMC shall allot units / refund money within 5 Business Days from the closure of the NFO.

Account Statement:

- An allotment confirmation specifying the units allotted shall be sent 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.
- Thereafter, 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.
- 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.
- Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical form.
- 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 to the SID and SAI.

Monthly Portfolio Disclosures : Portfolio 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 in the prescribed format.

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

Half Yearly Unaudited Financial Results: Half yearly unaudited financial results shall be hosted in the prescribed format on the website of the Mutual Fund on 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

Annual Financial Results : 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).

16. 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.

17. 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 also independently refer to their tax advisor.

18. Daily Net Asset Value (NAV) Publication

The AMC will calculate and disclose the first NAVs of the Scheme not later than 5 Business Days from the date of allotment of units under the NFO. Subsequently, the AMC will calculate NAVs of the Scheme on daily basis and disclose the NAVs at the close of every Business Day and send for publication to atleast 2 daily newspapers. NAVs can also be viewed on the website of the Mutual Fund (www.hdfcfund.com) and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same.

19. For Investor Grievances, Please contact

<p>Investors may contact any of the Investor Service Centres (ISCs) of the AMC for any queries / clarifications at telephone number 60006767 (Do not prefix STD Code) or 1800 233 6767 (toll free), Fax number. (022) 22821144, e-mail: cliser@hdfcfund.com.</p> <p>Investors can also post their grievances/ feedback/ suggestions on our website www.hdfcfund.com under the section 'Feedback or Queries' appearing under 'Contact Us'.</p> <p>The Head Office of the AMC will follow up with the respective ISCs to ensure timely redressal and prompt investor services. Mr. John Mathews, Head - Client Services can be contacted at Mistry Bhavan, 2nd Floor, 122, Dinsha Vachha Road, Churchgate, Mumbai - 400 020 at telephone number (Direct) (022) 66316301 or telephone number (Board) (022) 66316333. His e-mail contact is: jmathews@hdfcfund.com.</p>	<p>Registrar and Transfer Agent : Computer Age Management Services Pvt. Ltd, Unit: HDFC Mutual Fund 5th Floor, Rayala Tower, 158, Anna Salai, Chennai - 600 002. Tel. No: 044-30212816</p>
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IMPORTANT

HDFC Mutual Fund (the Fund) / HDFC Asset Management Company Limited (AMC) and its empaneled broker(s) have not given and shall not give any indicative portfolio/indicative yield in any communication or manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield or portfolio with regard to the Plan(s) under the Scheme.

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 No. (PEKRN) in case of PAN exempt investment is mentioned. • 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 should be drawn in favour of "**HDFC Annual Interval Fund - Series I - Name of the Plan A/c PAN**" or "**HDFC Annual Interval Fund - Series I - Name of the Plan A/c Investor Name**" dated, signed and crossed 'A/c Payee only'. Application Number 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*	NRI/OCI/ PIO	Minor	Investments through Constituted Attorney
1. List of Authorised Signatories with Specimen Signature(s)@	✓	✓	✓	✓	✓	✓			✓
2. Notarised Power of Attorney									✓
3. Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable							✓		
4. PAN Proof	✓	✓	✓	✓	✓	✓	✓	✓#	✓
5. KYC Acknowledgement Letter / Print out of KYC Compliance Status downloaded from CDSL Ventures Ltd. website (www.cvindia.com)	✓	✓	✓	✓	✓	✓	✓	✓#	✓
6. Proof of Date of Birth								✓	
7. Proof of Relationship with Guardian								✓	
8. PIO / OCI Card (as applicable)							✓		

@ 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 terms of the Key Information Memorandum and the Scheme Information Document (SID) and Statement of Additional Information carefully before filling the Application Form. Also refer to instruction 18 for ASBA application.

Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.

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

Applications completed in all respects, must be submitted at the Investor Service Centres (ISCs) / Official Points of Acceptance.

Please write the Serial Number of the Application Form/ Folio Number on the reverse of the cheque/ demand draft.

Applications incomplete in any respect are liable to be rejected.

The AMC / Trustee retains the sole and absolute discretion to reject any application.

No request for withdrawal of application will be allowed after the closure of New Fund Offer Period.

Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).

New cadre distributors: SEBI has introduced a new cadre of distributors such as 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/AMC from time to time. Such New Cadre distributor can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity plans. There is a pre-fix of "SD" before the ARN number of such distributors.

The list of eligible schemes which may be sold by new cadre distributors is available on www.hdfcfund.com. In case your application for subscription is through such distributor is not for an eligible scheme, it is liable to be rejected.

Employee Unique Identification Number (EUIN): Further, SEBI has made it compulsory for every employee / relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him / her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager / sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form.

Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration. However, such Overseas Distributors are required to comply with the guidelines/ requirements as may be issued by AMFI /SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

Direct Investments

Investors applying directly must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Option" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. In case of valid application received without indicating "Direct Option" against the Scheme / Plan name and without any Distributor Code mentioned on the form, the application will be processed under "Direct Option".

2. 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")/Mutual Fund shall deduct the Transaction Charges on purchase / subscription received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the distributor has opted to receive the Transaction Charges for this Scheme type) as under:

- (i) **First Time Mutual Fund Investor (across Mutual Funds):**

Transaction Charge of Rs. 150/- per purchase/subscription of Rs.10,000/- and above will be deducted from the

purchase / subscription amount for payment to the distributor of such investor and the balance shall be invested.

(ii) Investor other than First Time Mutual Fund Investor:

Transaction Charge of Rs. 100/- per purchase/subscription of Rs.10,000/- and above will be deducted from the purchase/ subscription amount for payment to the distributor of such investor and the balance shall be invested.

It may be noted that Transaction Charges shall not be deducted:

- (a) where the distributor of the investor has not opted to receive any Transaction Charges;
- (b) for purchases / subscriptions of an amount less than Rs.10,000/-;
- (c) for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches etc.;
- (d) for purchases / subscriptions made directly with the Fund (i.e. not through any distributor).

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)/PAN Exempt KYC Reference No. (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 already having an account in any of HDFC Mutual Fund Schemes should provide their Folio Number and Name of first Unitholder, in Section 1 and proceed to Section 6. The personal details and Bank Account details as they feature in the existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this form. **Unitholders' name should match with the details in the existing folio number, failing which the application form is liable to be rejected. In such case, if any other details are filled in section 2 to 5 the same shall be ignored.**

INSTRUCTIONS (CONTD.)

4a. UNIT HOLDER INFORMATION

Name and address must be written in full. On successful validation of investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form. In case the Investor is an NRI/FII, an overseas address must be provided. A local address if available may also be mentioned in the Application Form. P.O. Box Address may not be sufficient.

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

Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised) or the relevant resolution or authority to make the application (or certified true copy thereof) as the case may be, along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and/or Certificate of Registration. Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified/ attested should also be attached to the Application Form. In case of a Trust/Fund a resolution from the Trustee(s) authorising such purchase must be submitted.

Applications not complying with the above are liable to be rejected.

All communication and payments shall be made 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 3a, should be the same as appearing in demat account held with a Depository Participant.

4b. ACCOUNTS OF MINORS AND CHANGE OF STATUS FROM MINOR TO MAJOR

The minor shall only be the first and the sole holder in an account (folio). There shall not be any joint accounts with minor as the first or joint holder. Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor. Guardian in the folio should either be a natural guardian (i.e. father or mother, as the case may be) or a court appointed legal guardian.

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

For folios where the units are held on behalf of the minor, the account shall be frozen for operation by the guardian on the day the minor attains majority and no transactions shall be permitted till the documents for changing the status of the account from 'minor' to 'major' as mentioned below are received.

5. BANK DETAILS

A. Pay -Out Bank Account Details:

An investor at the time of purchase of units must provide the details of his / her pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid) in Section 4 in the Application Form.

B. Multiple Bank Account Registration:

The AMC/Mutual Fund provides a facility to the investors to register multiple bank accounts (currently upto 5 for Individuals and 10 for Non – Individuals) for receiving redemption/ dividend proceeds etc. by providing necessary documents. Investors must specify any one account as the "Default Bank Account". The investor, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption.

Investors holding units in non-demat form are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website www.hdfcfund.com.

C. Indian Financial System Code (IFSC)

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

6. INVESTMENT DETAILS

A. Plans / Options Offered:

Each Plan offers Regular Option and Direct Option. Regular and Direct Options offer (a) Growth Option (b) Dividend Option (Normal Dividend Option with Payout and Reinvestment facility and Quarterly Dividend Option with Payout facility only) and (c) Flexi Option. Dividends declared, if any, under the Flexi Option would also be paid out only. Investors must use **separate** Application Forms for investing simultaneously in different Plans/ Options under the Scheme.

B. Default Option(s):

Investors should indicate the Option for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. Where Direct Option is indicated, but a distributor code is also mentioned on the application form, the distributor code will be ignored and the application will be processed under Direct Option.

In case of valid applications received without indicating any choice of Options, the application will be processed for the Option as under:

1. Direct Option - where Direct or Regular Option is not indicated and distributor code is not mentioned on the form;
2. Regular Option - where Direct or Regular Option is not indicated, however, the distributor code is mentioned on the form;
3. Growth Option - where Growth, Dividend or Flexi Option is not indicated;
4. Normal Dividend Option - where Quarterly or Normal Dividend Option is not indicated under Dividend Option.
5. Dividend Payout – where Dividend Payout or Reinvestment is not indicated under Normal Dividend Option.

7. MODE OF PAYMENT

■ Resident Investors

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

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

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

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. **No cash, money orders, outstation cheques, post dated cheques and postal orders will be accepted.** Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors. The AMC will not accept any request for refund of demand draft charges, in such cases.

■ NRIs / FIs

Repatriation Basis

- In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non - Resident (External) Rupee Account (NRE) / Foreign Currency (Non-Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident

Rupee Accounts, an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

- FIs 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 FI with a designated branch of an authorised dealer.

Non-repatriation Basis

- In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts, an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

The Cheque / DD should be drawn in favour of **"HDFC Annual Interval Fund - Series I - Name of the Plan A/c PAN"** or **"HDFC Annual Interval Fund - Series I - Name of the Plan A/c Investor Name"** and crossed **"A/c Payee only"**.

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

In accordance with SEBI Circular No.CIR/IMD/DF/21/2012 dated September 13, 2012, the Fund shall accept applications for subscription with payment mode as 'Cash' (**"Cash Investments"**) at select Investor Service Centres (ISCs) to the extent of Rs.20,000/- per investor, per financial year as follows:

1. Only resident individuals, sole proprietorships and minors (through 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 arrangement 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

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. Applicability of NAV for all schemes other than liquid scheme(s) will be based on the time-stamping of the application by the relevant ISC. Applicable NAV for Cash Investments in liquid scheme(s) will be based on the time when the cash is received by the liquid scheme from the Bank (and not the time of deposit of cash at the Bank branch) as the Bank merely collects cash and will remit the funds to the scheme(s) usually by next business day only.
 5. If the amount of subscription (together with the investments already made through cash in the same financial year) exceeds Rs.20,000/-, the application will be rejected.

INSTRUCTIONS (CONTD.)

6. 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.
7. Acceptance of Cash Investments will be subject to compliance with applicable laws pertaining to prevention of money laundering.
8. Application for Cash Investment not satisfying the above conditions is liable to be rejected.

For further details on Cash Investments, please refer to the Notice dated February 18, 2013 uploaded on the website of the Fund viz. www.hdfcfund.com

8. THIRD PARTY PAYMENTS

1. HDFC Asset Management Company Limited ("AMC") / HDFC Mutual Fund ("Mutual Fund"), shall not accept applications for subscriptions of units accompanied with Third Party Payments except in cases as enumerated in para 8.2a below.

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

Illustrations

Illustration 1: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of C, A & B. This is a valid application and will not be considered as Third Party Payment.

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

Illustration 3: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party Payment.

2a. As referred to in para 8.1 above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation/ declarations.

- i) Payment by Parents/Grand-Parents/Related Persons* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding \$ 50,000 for each regular purchase or per SIP installment. However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.
- ii) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription, through Payroll deductions.
- iii) Custodian on behalf of an FI or a Client.
* 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.

2b. For investments through third party payments, Investors must accompany the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website www.hdfcfund.com) along with the Application Form for subscription of units.

3. The Mutual Fund shall adopt the following procedures to ascertain whether payments are Third Party Payments and investors are therefore required to comply with the requirements specified hereinbelow.

- (i) **Source of funds - if paid by cheque :** Identification of third party cheques by the AMC/Mutual Fund/ Registrar & Transfer Agent (R&TA) will be on the basis of matching the name / signature on the investment cheque with the name/ signature of the first named applicant available on the application or in our records for the said folio. If the name of the bank account holder is not pre-printed on the investment cheque or the signature on the said cheque does not match with that of the first named applicant mentioned on the application / available in our records for the said folio, then the investor should submit any one of the following documents at the time of investment:

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

Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of HDFC Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the AMC/Mutual Fund/R&TA. The original documents will be returned across the counter to the investor after due verification.

* In respect of (b) above, it should be certified by the bank manager with his/ her full signature, name, employee code, bank seal and contact number.

Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units. However, for updation of bank details in the folio, the investor should follow the change of bank details process.

The Mutual Fund has also provided a facility to the investors to register multiple bank accounts, as detailed in Instruction No. 5B. Investors are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website www.hdfcfund.com

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

Investors should attach any one of the following supporting documents with the purchase application where subscription for units is vide a pre - funded instrument issued by way of debit to his / her bank account: (i) a Certificate (in original) from the issuing banker duly certified by the 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 investor as an account holder are available (iii) a copy of the passbook/bank statement evidencing the debit for issuance of the instrument.

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

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

Investors should attach to the purchase application form, an acknowledged copy of the instruction to the bank also stating the account number debited. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named applicant/ investor should be one of the account holders to the bank account debited for such electronic transfer of funds.

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

The AMC/Mutual Fund /R&TA will not accept any purchase applications from investors if accompanied by a pre-funded instrument issued by a bank (such as Pay Order, Demand Draft, Banker's cheque) against cash for investments of Rs.50,000/- or more. The investor 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 first named investor.

HDFC Mutual Fund/HDFC AMC reserves the right to seek information and /or obtain such other additional documents/ information from the investors for identifying whether it is a third party payment.

In case the Third Party Declaration Form is not attached and the source of payment is not identified, HDFC Mutual Fund /HDFC AMC retains the sole and absolute discretion to reject / not process such Application and refund the subscription money to the bank account from which the subscription amount was received and shall not be liable for any such rejection.

9. E-MAIL COMMUNICATION

If the investor has provided an email address, the same will be registered in our records for eDocs. Thus Allotment confirmations, Consolidated Account Statement/Account Statement, annual report/abridged summary thereof and any statutory / other information as permitted would be sent by 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 advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

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

10. MODE OF PAYMENT OF REDEMPTION (MATURITY) / DIVIDEND PROCEEDS-VIA DIRECT CREDIT / NEFT / ECS

The Units of the Plan cannot be redeemed by the investors directly with the Fund until the Maturity / Final Redemption date. Units of the Plan will be automatically redeemed on the Maturity / Final Redemption date.

● Direct Credit

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

● National Electronic Funds Transfer (NEFT)

The AMC provides the facility of 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption (maturity) and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the NEFT System). Unit holders can check the list of banks participating in the NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres.

However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in NEFT' updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption (maturity)/ dividend (if any) proceeds via NEFT System will be discontinued by HDFC Mutual Fund / HDFC Asset Management Company Limited without prior notice to the Unit holder and the payouts of redemption (maturity) / dividend (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft.

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

● Electronic Clearing Service (ECS)

Investors who have opted for the ECS facility of RBI for dividend payment will receive a direct credit of the amount due to them in their mandated account whenever

INSTRUCTIONS (CONTD.)

the payment is made through ECS. A separate advice regarding credit of amount(s) via ECS will be sent to the unit holder. It should be noted that while the Mutual Fund will make all efforts, there is no commitment that this facility will be made available to all desirous investors.

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

Therefore, the Investors will receive their redemption (maturity) / dividend proceeds (if any) directly into their bank accounts in the following order:

- (i) In case the bank account of an investor is covered under Direct Credit facility then the payment of redemption (maturity) / dividend proceeds (if any) will happen via direct credit payout mode only. Investors having these bank accounts will not receive payouts via NEFT/ECS*
- (ii) In case the bank account of an investor is not covered under Direct Credit facility but covered under NEFT system offered by the RBI then the payment of redemption (maturity) / dividend proceeds (if any) shall be effected via NEFT mechanism only.
- (iii) The facility for payment of **dividend proceeds**, if any via ECS* shall be affected only in case the bank account of an investor is not covered under the Direct Credit facility or NEFT system.

* available only in respect of dividend payments.

Each of the above facilities aims to provide direct credit of the redemption (maturity) proceeds and dividend payouts (if any) into the bank account (as furnished in Section 4 of the Application Form) of the Unit holder and eliminates the time lag between despatch of the cheque, its receipt by the Unit holders and the need to personally bank the instrument and await subsequent credit to the Unit holders account. Further, the potential risk of loss of instruments in transit through courier / post is also eliminated. Each of the said facility as a mode of payment, is faster, safer and reliable.

In case the bank account as communicated by the Unit holder is with any of the said banks with whom the AMC has entered into arrangements to facilitate such direct credits or with any of the banks participating in the NEFT System offered by RBI, the AMC shall automatically extend this facility to the Unit holders.

HDFC Asset Management Company Limited / HDFC Mutual Fund shall not be held liable for any losses / claims, etc. arising on account of processing the direct credit or credit via NEFT / ECS of redemption (maturity) / dividend proceeds on the basis of Bank Account details as provided by the unit holder in the Application Form.

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

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

Investors will receive their maturity / dividend proceeds directly into their bank accounts linked to the demat accounts. Please ensure to furnish the Bank Account details under Section 4.

● **Payment of Maturity / Final Redemption Proceeds**

As per SEBI (MF) Regulations, the Mutual Fund shall dispatch Redemption (Maturity) proceeds within 10 Business Days of the Maturity/ Final Redemption date. A penal interest of 15% or such other rate as may be prescribed by SEBI from time to time, will be paid in case the Redemption (Maturity) proceeds are not made within 10 Business Days of the Maturity / Final Redemption Date.

However, under normal circumstances, the Mutual Fund would endeavor to despatch the Redemption (Maturity) cheque within 3-4 Business Days from the date of Maturity/ Final Redemption.

11. SERVICES FACILITY

The **eServices** facility includes **HDFCFMOnline**, **HDFCFMInvestOnline**, **HDFCFMMobile**, **eAlerts** and **ePayouts**.

HDFCFMOnline

This facility enables investors to transact online on www.hdfcfund.com using **HDFCFMOnline**. On **HDFCFMOnline**, Unitholders can execute transactions online for purchase*, redemption, switch of units of schemes of the Mutual Fund and avail other services as may be introduced by the Mutual Fund from time to time. Unitholders can also view account details and portfolio valuation online, download account statements and request for documents via email, besides other options.

* facility available with select banks and subject to submission of Permanent Account Number (PAN) and Know Your Customer (KYC) compliance proof by all Unitholder(s). Please refer to paragraphs on Permanent Account Number (PAN) and Know Your Customer (KYC) for further details.

HDFCFMInvestOnline

This facility enables existing Unitholders not having a HDFC Personal Identification Number (HPIN) to transact online on the Fund's website www.hdfcfund.com using **HDFCFMInvestOnline**. Unitholders can execute purchase transactions and avail such other services as may be introduced by the Mutual Fund from time to time.

Unitholders must possess a Folio Number (KYC validated), valid PAN, Bank Account Number registered in the folio and Net banking facility with any of the select banks to avail the **HDFCFMInvestOnline** facility.

HDFCFMMobile

This facility enables investors to transact on their mobile handsets. On **HDFCFMMobile**, Unitholders can execute transactions on their mobile phone for purchase*, redemption or switching of units of schemes of the Mutual Fund and avail other services as may be introduced by the Mutual Fund under the Scheme(s) from time to time. Unitholders can also view account details and portfolio valuation on their mobile phone, request for account statements, besides other options.

* Payment arrangement for purchase of units is available at present with HDFC Bank only. Please visit our website from time to time for an updated list of banks. You also need to have opted for the mobile-banking facility with your Bank. The transaction limits as specified by your bank shall be applicable.

eAlerts

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

Apart from above mentioned facilities, the facility of **ePayouts** comprising of mode of payment of Redemption / Dividend Proceeds if any, via Direct Credit/ NEFT / ECS is covered under **eServices** facility. For further details, please visit our Website www.hdfcfund.com.

12. DEMATERIALIZATION

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.

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.

13. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Applications on behalf of minors should be signed by their Guardian.

In case of a HUF, the Karta should sign the Application Form on behalf of the HUF.

If you are investing through your Constituted Attorney, please ensure that the Power of Attorney is signed by you and your Constituted Attorney. The signature in the Application Form, then, needs to clearly indicate that the signature is on behalf of the applicant by the Constituted Attorney.

14. NOMINATION

- i) Nomination ensures all rights and/or amount(s) payable in respect of the holdings in Schemes of HDFC Mutual Fund would vest in and be transferred to the nominee upon death of the Unit holder. The nominee receives the units only as agent and trustee for the legal heirs or legatees as the case may be. Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.
- ii) Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account.
- iii) Every new nomination for a folio/account will overwrite the existing nomination. Nomination will be subject to the provisions of the respective Scheme Information Document.
- iv) Nomination shall be mandatory for new folios/accounts opened by an individual especially with sole holding and no new folios/accounts for individuals in single holding would be opened without nomination. However, investors who do not wish to nominate must sign separately confirming their non-intention to nominate. In case nomination/non-intention to nominate is not provided by sole holder, the application is liable to be rejected.
- v) The nomination can be made only by individuals applying for/ holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu undivided family, holder of Power of Attorney cannot nominate. Nomination shall not be allowed in a folio held on behalf of a minor. In case a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint".
- vi) Minor(s) can be nominated and in that event, the name, address and signature of the guardian of the minor nominee(s) shall be provided by the unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- vii) The Nominee shall not be a trust other than a religious or charitable trust, society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- viii) Nomination in respect of the units stands rescinded upon the transfer of units. Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs.
- ix) Cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- x) On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee(s).
- xi) Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/ share should be in whole numbers without any decimals making a total of 100 percent.
- xii) In the event of the Unitholders not indicating the

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percentage of allocation/share for each of the nominees, HDFC Mutual Fund/ HDFC Asset Management Company Limited (AMC), by invoking default option shall settle the claim equally amongst all the nominees.

- xiii) **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.**

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) irrespective of the amount (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 father or mother or the guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available. HDFC Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

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

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.*

16. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/RR/AMU/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, HDFC Asset Management Company Limited (HDFC AMC) / HDFC Mutual Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the Investor(s), 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.

HDFC Mutual Fund, HDFC AMC, HDFC Trustee Company Limited ("HDFC Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of 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.

17. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

Units held in account statement (non-demat) form
Investors should note that it is mandatory for all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/ Flex STP / Flexindex Plan/ Dividend Transfer Plan (DTP) 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.

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.

With effect from January 1, 2012, 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. Existing KYC compliant investors can continue the practice of providing KYC Acknowledgement Letter/ Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (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 HDFC Mutual Fund. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.

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.

18. ADDITIONAL INSTRUCTIONS FOR APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)

- A. HDFC Mutual Fund extends ASBA facility to the Investors subscribing for the Units under this New Fund Offer ("NFO") in addition to its existing mode of subscriptions, subject to the same being extended by all the concerned intermediaries involved in the ASBA process. For availing this facility, Investors are requested to check with the Designated Branches ("DBs") of the Self Certified Syndicate Banks ("SCSBs"). The list of SCSBs is available at the back cover page of the KIM and on the websites of SEBI (www.sebi.gov.in), HDFC Mutual Fund (www.hdfcfund.com), NSE (www.nseindia.com) and BSE (www.bseindia.com).**

Investors shall use the ASBA Application Form bearing the stamp of the Syndicate Members and/or the DBs of SCSB, as the case may be, for the purpose of making an application for Subscription of Units of Plan(s) under the Scheme. Investors are required to submit their applications, either in physical or electronic mode. In case of application in physical mode, the Investor shall submit the application at the DBs of the SCSB. In case of application in electronic form, the Investor shall submit the application either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for blocking funds in the ASBA account held with SCSB, and accordingly registering such Applications. On submission of the application, the Investors are deemed to have

authorised (i) the SCSB to do all acts as are necessary to make the application including, blocking or unblocking of funds in the bank account maintained with the SCSB specified in the application, transfer of funds to the Bank Account of the Scheme/HDFC Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment is made; and (ii) the Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application ("ASBA Account"), upon rejection of the application / winding up of the Scheme, as the case may be.

Applications completed in all respects, must be submitted at the SCSBs with whom the bank account is maintained. In case the ASBA application form is erroneously submitted at any of the official points of acceptance of the Fund, the same shall be rejected.

The SCSB shall block amount equivalent to the application amount mentioned in the Form, after verifying that sufficient funds are available in the bank account ("ASBA Account") till the date of allotment of Units or upon rejection of the application / winding up of the Scheme, as the case may be.

No request for withdrawal of ASBA application form will be allowed after the closure of New Fund Offer Period.

B. SCSB DETAILS

Investors shall correctly mention the bank account number in the application and should ensure that funds equal to the application amount towards the Subscription of Units are available in the ASBA Account before submitting the application to the respective DBs.

In case the amount available in the ASBA Account specified in the applications is insufficient, the SCSB shall reject the application.

C. DEMATERIALIZATION

Investors desiring to get allotment of units through ASBA process must have an active beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL). Investors may note that if the DP-ID, beneficiary account and the PAN provided in the form are incomplete, incorrect or do not match with the Depository records, the application shall be rejected.

D. REDRESSAL OF COMPLAINTS

All grievances related to ASBA facility shall be addressed to the SCSB, where the application form was submitted or to the RTA viz. Computer Age Management Services Pvt. Ltd (CAMS).

HDFC Annual Interval Fund – Series I - Plan C

(An Interval Income Scheme)

New Fund Offer Price : Rs. 10 per unit



www.hdfcfund.com

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

New Fund Offer Opens on: May 17, 2013

New Fund Offer Closes on: May 21, 2013

Application No.

Continuous Offer of Units: at Applicable NAV during the Specified Transaction Period

The Trustee reserves the right to close the NFO before the abovementioned date by giving at least one day notice in one daily Newspaper.

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

KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Option must mention "Direct" in ARN column.) (Refer Instruction 1)				FOR OFFICE USE ONLY (TIME STAMP)	
ARN	Name	Sub Agent's ARN and Bank Branch Code	Internal Code for Sub-Agent/Employee	Employee Unique Identification Number (EUIN)	
ARN- 003					

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction 2 and please tick (✓) any one)

<input type="checkbox"/> I confirm that I am a First time investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)	<input type="checkbox"/> I confirm that I am an existing investor in Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)
In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted 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 distributor.

1. EXISTING UNIT HOLDER INFORMATION (if you have existing folio, please fill in your folio number, complete details in section 1 and proceed to section 6. Refer instruction 3).

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

NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s.

2. STATUS (of First/Sole Applicant) [Please tick (✓)]	MODE OF HOLDING [Please tick (✓)]	OCCUPATION (of First/Sole Applicant) [Please tick (✓)]
<input type="checkbox"/> Resident Individual <input type="checkbox"/> HUF <input type="checkbox"/> Minor through guardian <input type="checkbox"/> Society / Club <input type="checkbox"/> NRI-Repatriation <input type="checkbox"/> AOP <input type="checkbox"/> BOI <input type="checkbox"/> Others _____ (please specify)	<input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> LLP <input type="checkbox"/> Trust <input type="checkbox"/> FIs <input type="checkbox"/> OCI <input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor	<input type="checkbox"/> Service <input type="checkbox"/> Housewife <input type="checkbox"/> Agriculture <input type="checkbox"/> Others _____ (please specify)
<input type="checkbox"/> NRI-Non Repatriation <input type="checkbox"/> PIO <input type="checkbox"/> Body Corporate <input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Proprietorship <input type="checkbox"/> Retired <input type="checkbox"/> (please specify)		

3a. UNIT HOLDER INFORMATION (refer instruction 4)

DATE OF BIRTH@
(Please attach proof) DD MM YYYY

NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s.

Nationality

PAN# OR PEKRN# KYC is mandatory#

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# OR PEKRN# KYC is mandatory#

Relationship with Minor@ [Please (✓)] Father Mother Court appointed Legal Guardian **Please attach proof of relationship@**

NAME OF THE SECOND APPLICANT Resident Individual NRI [Mandatory Please tick (✓)]

Mr. Ms. M/s.

Nationality

PAN# OR PEKRN# KYC is mandatory#

NAME OF THE THIRD APPLICANT Resident Individual NRI [Mandatory Please tick (✓)]

Mr. Ms. M/s.

Nationality

PAN# OR PEKRN# KYC is mandatory#

Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. Refer instruction No. 15 for PAN/PEKRN and No. 17 for KYC.

@ Mandatory in case of Minor.

... continued

MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (refer instruction 4a)

CITY	STATE	PIN CODE
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OVERSEAS ADDRESS (Mandatory in case of NRIs /FILs/PIOs) (P. O. Box Address may not be sufficient)

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CONTACT DETAILS OF FIRST / SOLE APPLICANT (refer instruction 9)

Telephone : Off.	Res.	Fax	STD Code
Alerts Mobile	Docs Email [^]		

[^] On providing email-id, investors shall mandatorily receive scheme wise annual report or an abridged summary thereof account statements / statutory and other documents by email.

3b. POWER OF ATTORNEY (PoA) HOLDER DETAILS

NAME OF PoA	Mr. Ms. M/s.	
PAN#	OR PEKRN#	KYC is mandatory#

Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. Refer instruction No. 15 for PAN/PEKRN and No. 17 for KYC.

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

For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

Account No.	Name of the Bank
Branch	Bank City
Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____ (please specify)

IFSC Code***	MICR Code**
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*** 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)
 (** Refer Instruction 10) (Mandatory for Dividend Payout via ECS) (The 9 digit code appears on your cheque next to the cheque number)

5. eSERVICES OPTIONS (SAVE PAPER, SAVE TREES) [Please tick (✓)] (refer instruction 11)

HDFCFMF^{Online} & HDFCFMF^{Mobile} - I/ We would like register for my/our HDFCFMF Personal Identification Number (HPIN) to transact online as per the terms & conditions displayed on website www.hdfcfund.com
Mandatory information to be provided:

a) Email address: _____
 (if the address given herein is different from the email address under section 3a, the email address given herein will be considered during registration for HPIN).

b) **Mother's maiden name:** _____
 I / We have read and understood the terms and conditions and confirm I/ we shall bound by them (Terms & Conditions available on our website)

6. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS (refer instruction 10) [Please tick (✓)]

Unitholders will receive redemption/ dividend proceeds directly into their bank account (as furnished in Section 4) via Direct credit/ NEFT/ECS facility
 I/We want to receive the redemption / dividend proceeds (if any) by way of a cheque / demand draft instead of direct credit / credit through NEFT system / credit through ECS into my / our bank account

7. INVESTMENT DETAILS - (refer instruction 6)

Investors must use separate Application Forms for investing simultaneously in the different Plans/Options under the Scheme.

Plan	HDFC Annual Interval Fund - Series I - Plan C	
Option	<input type="checkbox"/> Regular Option <input type="checkbox"/> Direct Option	
Sub-Option	<input type="checkbox"/> Growth Option	<input type="checkbox"/> Dividend Option <input type="radio"/> Quarterly (Payout only) <input type="radio"/> Normal <input type="radio"/> Payout <input type="radio"/> Reinvestment
		<input type="checkbox"/> Flexi Option

8. PAYMENT DETAILS – Cheque / DD should be drawn in favour of "Name of the Scheme A/c PAN" or "Name of the Scheme A/c Investor Name" (refer instruction 7) - Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft / Payment Instrument.

Payment Type [Please (✓)]	<input type="checkbox"/> Non-Third Party Payment	<input type="checkbox"/> Third Party Payment (Please attach 'Third Party Payment Declaration Form')
Cheque/DD/Payment Instrument No.	Cheque/DD/Payment Instrument Date	
Amount of Cheque/DD/Payment Instrument/ RTGS in figures (Rs.) (i)	Drawn on (Bank/ Branch Name)	
DD charges, if any, in figures (Rs.) (ii)	Pay-in Bank Account No. (For Cheque only)	
Total Amount (i) + (ii) in figures (Rs.)		
Account Type [Please (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____ (please specify)	

9. DEMAT ACCOUNT DETAILS* - (Optional - refer instruction 12)

NSDL		CDSL	
DP Name	_____	_____	_____
DP ID	_____	_____	_____
Beneficiary Account No.	_____	_____	_____

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

10. NOMINATION (refer instruction 14. Mandatory for new folios of Individuals where mode of holding is single.)

This section is to be filled in only by investors who opt to hold the 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)	Date of Birth	Name and Address of Guardian	Signature of Nominee/ Guardian of Nominee (Optional)	Proportion (%) by which the units will be shared by each Nominee@
	(to be furnished in case the Nominee is a minor)			
Nominee 1				
Nominee 2				
Nominee 3				

@ The allocation/share should be in whole numbers without any decimals making a total of 100 percent

12. DECLARATIONS & SIGNATURE/S (refer instruction 13)

I / We have read and understood the terms and contents of the scheme related documents and hereby apply for allotment of Units of the Plan(s) under HDFC Annual Interval Fund - Series I. I / We agree to abide by the terms, conditions, rules and regulations of the Scheme. I/We hereby declare as under:

(1) I/We am/are authorised to make this investment as per the Constitutive documents/ authorization(s) and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India.

(2) The information given in / with this application form is correct, complete and truly stated. I /We agree to furnish such other information as may be required by HDFC Mutual Fund and undertake to inform the AMC / Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time. I/We hereby indemnify HDFC Mutual Fund and its AMC, Trustee, RTA, other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions and/or the applicant who applied on my /our behalf.

(3) I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **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.**

I/WE HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/COMMUNICATED ANY INDICATIVE PORTFOLIO AND/OR ANY INDICATIVE YIELD BY HDFC MUTUAL FUND/ HDFC ASSET MANAGEMENT COMPANY LIMITED / ITS DISTRIBUTOR FOR THIS INVESTMENT.

Applicable to PEKRN Holders : I, the first / sole holder, also hereby declare that I do not hold a Permanent Account Number and hold only a single PAN Exempt KYC Reference No. (PEKRN) issued by KYC Registration Authority and that my existing investments together with the current application will not result in aggregate investments exceeding Rs. 50,000/- in a rolling 12 months period or in a financial year.

Applicable to application under Direct Option: I/We hereby declare and confirm that I/We have read and understood the Scheme related documents pertaining to the "Direct Option" and also confirm that the investments in Scheme through "Direct Option" is/are made at my own discretion. HDFC Mutual Fund/HDFC AMC/Trustee shall not be liable for any consequences arising out of such investments.

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

Please (✓) Yes No

If yes, (✓) Repatriation basis Non-repatriation basis

DD	MM	YYYY
_____	_____	_____

SIGNATURE/S	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

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 60006767 (Do not prefix STD code) or 18002336767 (Toll Free)]

Date:	Head Office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020	Application No.
Received from Mr./Ms./Ms. _____ an application for allotment of Units of the Plan (as mentioned below) of HDFC Annual Interval Fund - Series I along with Cheque / Demand Draft / Payment Instrument as detailed below.		Collection Centre / ISC Stamp & Signature
Please Note : All Purchases are subject to realisation of Cheques / Demand Drafts / Payment Instrument.		

PARTICULARS

HDFC ANNUAL INTERVAL FUND - SERIES I

Plan	HDFC Annual Interval Fund - Series I - Plan C		
Option	<input type="checkbox"/> Regular Option	<input type="checkbox"/> Direct Option	
Sub-Option	<input type="checkbox"/> Growth Option	<input type="checkbox"/> Dividend Option <input type="radio"/> Quarterly (Payout only) <input type="radio"/> Normal <input type="radio"/> Payout <input type="radio"/> Reinvestment	<input type="checkbox"/> Flexi Option
Cheque / DD / Payment Instrument No.		Cheque / DD / Payment Instrument Date	Amount in Figures (Rs.)
Drawn on (Name of Bank and Branch)			

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HDFC Annual Interval Fund – Series I - Plan C

(An Interval Income Scheme)



www.hdfcfund.com

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

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

New Fund Offer Opens on: May 17, 2013

New Fund Offer Closes on: May 21, 2013

Continuous Offer of Units: at Applicable NAV during the Specified Transaction Period

The Trustee reserves the right to close the NFO before the abovementioned date by giving at least one day notice in one daily Newspaper.

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

ASBA Application No. _____

KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Option must mention "Direct" in ARN column.) (Refer Instruction 1)

FOR OFFICE USE ONLY

ARN	Name	Sub Agent's ARN and Bank Branch Code	Internal Code for Sub-Agent/Employee	Employee Unique Identification Number (EUIIN)	Date of Receipt	Folio No.	SCSB Branch Stamp & Code	SCSB Branch Sr. No.
ARN-003E								

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY ((Refer Instruction 2 and please tick (✓) any one)

I confirm that I am a **First time** investor across Mutual Funds.

(Rs. 150 deductible as Transaction Charge and payable to the Distributor)

I confirm that I am an **existing** investor in Mutual Funds.

(Rs. 100 deductible as Transaction Charge and payable to the Distributor)

In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted 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 distributor.

1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, please fill in section 1 and proceed to section 2. Refer instruction 3).

Folio No. _____ / _____

Folio details in our records will apply for this application provided the details match with your demat account.

NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s. _____

1a. UNIT HOLDER INFORMATION (Names should be in the same sequence as appearing in your demat account.

In case of discrepancies, the Application is liable to get rejected. Refer instruction 4)

DATE OF BIRTH

(Mandatory in case of Minor)

DD MM YYYY

NAME OF FIRST / SOLE APPLICANT

Mr. Ms. M/s. _____

Nationality _____

PAN# _____

OR

PEKRN# _____

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor. Should be in the same sequence as appearing in your demat account.) / NAME OF CONTACT PERSON – DESIGNATION (in case of non-individual Investors)

Mr. Ms. _____

Nationality _____

Designation _____

Contact No. _____

PAN# _____

OR

PEKRN# _____

NAME OF THE SECOND APPLICANT Resident Individual NRI [Mandatory Please tick (✓)]

Mr. Ms. M/s. _____

Nationality _____

PAN# _____

OR

PEKRN# _____

NAME OF THE THIRD APPLICANT Resident Individual NRI [Mandatory Please tick (✓)]

Mr. Ms. M/s. _____

Nationality _____

PAN# _____

OR

PEKRN# _____

MAILING ADDRESS OF FIRST / SOLE APPLICANT

CONTACT DETAILS OF FIRST / SOLE APPLICANT (refer instruction 9)

Telephone : Off. _____

Res. _____

STD Code _____

Fax _____

eAlerts Mobile _____

eDocs Email^ _____

^ On providing email-id, investors shall mandatorily receive scheme wise annual report or an abridged summary thereof / account statements / statutory and other documents by email.

Please attach PAN/PEKRN Proof. If PAN/PEKRN is already validated please don't attach any proof. Refer instruction 15.

1b. POWER OF ATTORNEY (PoA) HOLDER DETAILS

NAME OF PoA

Mr. Ms. M/s. _____

PAN# _____

OR

PEKRN# _____

Refer instruction 15.

ACKNOWLEDGEMENT SLIP FOR SCSB (HDFC Annual Interval Fund - Series I - Plan C)

TO BE RETAINED BY THE SCSB (To be filled by the Sole/First Applicant)		HDFC MUTUAL FUND Head Office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020		Date : _____
Received from Mr./Ms. _____	Address _____	SCSB Account Details	Total Amount to be blocked	ASBA Application No. _____
Tele./Fax _____	Mobile No. _____	Bank Account No. _____	(Rs. in figures) _____	
E-mail: _____		Bank Name & Address _____	(Rs. in words) _____	
First / Sole Applicant / Guardian / PoA _____		Second Applicant _____		Third Applicant _____

ACKNOWLEDGEMENT SLIP FOR SCSB (HDFC Annual Interval Fund - Series I - Plan C)

TO BE GIVEN BY THE SCSB (To be filled by the Sole/First Applicant)		HDFC MUTUAL FUND Head Office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020		Date : _____
Received from Mr./Ms. _____	Address _____	SCSB Account Details	Total Amount to be blocked	ASBA Application No. _____
Tele./Fax _____	Mobile No. _____	Bank Account No. _____	(Rs. in figures) _____	
E-mail: _____		Bank Name & Address _____	(Rs. in words) _____	
				SCSB Stamp Signature, Date & Time of Form Submission

2. INVESTMENT DETAILS - [Please tick (✓)] (Refer instruction 6)

Plan	HDFC Annual Interval Fund - Series I - Plan C		
Option	<input type="checkbox"/> Regular Option <input type="checkbox"/> Direct Option		
Sub-Option	<input type="checkbox"/> Growth Option	<input type="checkbox"/> Dividend Option <input type="radio"/> Quarterly (Payout only) <input type="radio"/> Normal <input type="radio"/> Payout <input type="radio"/> Reinvestment	<input type="checkbox"/> Flexi Option

3. SCSB / ASBA ACCOUNT DETAILS OF THE APPLICANT (refer instruction 18B) (Application Money to be blocked from this Account)

Pay-in Bank Account No.		Name of the Bank	
Branch		Bank City	
Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____ (please specify)		
Total Amount to be blocked Amount in figures (Rs.)		in words (Rupees)	
IFSC Code***		The 9 digit MICR Code number of my/our Bank & Branch is**	

4. BANK ACCOUNT PAY-OUT DETAILS OF FIRST / SOLE APPLICANT (refer instruction 5)

Fill in these details only if the ASBA Account details provided in Section 3 are different from the Bank Account details linked with the Demat Account as mentioned under Section 5 below.

Account No.		Name of the Bank	
Branch		Bank City	
Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____ (please specify)		
IFSC Code***		MICR Code**	

(Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details)

*** 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)

** Refer Instruction 10 (Mandatory for Dividend Payout via ECS) (The 9 digit code appears on your cheque next to the cheque number)

5. DEMAT ACCOUNT DETAILS - (Mandatory - refer instruction 18C)

	NSDL	CDSL
DP Name		
DP ID		

6. NOMINATION The Nomination details will be as provided in your demat account.

7. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS (refer instruction 10) [Please tick (✓)]

Unitholders will receive redemption/ dividend proceeds directly into their bank account (as furnished in Section 4) via Direct credit/ NEFT/ECS facility

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

8. DECLARATIONS & SIGNATURE/S (refer instruction 13)

General Declaration : I / We have read and understood the terms and contents of the scheme related documents and hereby apply for allotment of Units of the Plan(s) under HDFC Annual Interval Fund - Series I. I / We agree to abide by the terms, conditions, rules and regulations of the Scheme. I/We hereby declare as under:

(1) I/We am/are authorised to make this investment as per the Constitutive documents/ authorization(s) and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. **(2)** The information given in / with this application form is correct, complete and truly stated. I / We agree to furnish such other information as may be required by HDFC Mutual Fund and undertake to inform the AMC / Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time. I/We hereby indemnify HDFC Mutual Fund and its AMC, Trustee, RTA, other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions and/or the applicant who applied on my /our behalf. **(3)** I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **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.**

I/WE HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/COMMUNICATED ANY INDICATIVE PORTFOLIO AND/OR ANY INDICATIVE YIELD BY HDFC MUTUAL FUND/ HDFC ASSET MANAGEMENT COMPANY LIMITED / ITS DISTRIBUTOR FOR THIS INVESTMENT.

Applicable to PEKRN Holders : I, the first / sole holder, also hereby declare that I do not hold a Permanent Account Number and hold only a single PAN Exempt KYC Reference No. (PEKRN) issued by KYC Registration Authority and that my existing investments together with the current application will not result in aggregate investments exceeding Rs. 50,000/- in a rolling 12 months period or in a financial year.

Applicable to application under Direct Option: I/We hereby declare and confirm that I/We have read and understood the Scheme related documents pertaining to the "Direct Option" and also confirm that the investments in Scheme through "Direct Option" is/are made at my own discretion. HDFC Mutual Fund/HDFC AMC/Trustee shall not be liable for any consequences arising out of such investments.

ASBA Authorisation : I/We hereby undertake that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/HDFC Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of HDFC Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the HDFC Mutual Fund or HDFC Asset Management Company Limited or HDFC Trustee Company Limited or SCSBs shall not be liable for losses, if any.

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

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

1. GENERAL INSTRUCTIONS

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

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

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

In case the Declaration Form does not comply with the above requirements, HDFC Mutual Fund /HDFC Asset Management Company Limited (HDFC AMC) retains the sole and absolute discretion to reject / not process such Declaration Form and where required, refund the subscription money to the account from which such money was remitted and shall not be liable for any such rejection.

2. BENEFICIAL INVESTOR INFORMATION

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

3. THIRD PARTY INFORMATION

"Third Party" includes the Parent, Grand Parent, Related Person, Custodian of FII, 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 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
- On behalf of employee under Systematic Investment Plans or as lump sum/one-time subscription, through Payroll deductions made by employer; or
- On behalf of an FII or a Client made by the Custodian.

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

4. THIRD PARTY PAYMENT DETAILS

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

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

(i) Source of funds - if paid by cheque

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

- a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- 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 employee signing the pre-funded instrument 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.

5. SIGNATURE(S)

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

6. PERMANENT ACCOUNT NUMBER

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

*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.

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, HDFC AMC/HDFC Mutual Fund reserves the right to seek information, record investor's/Third party's telephonic calls and/or obtain and retain documentation for establishing the identity of the third party, 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.

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

For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website www.hdfcfund.com.

8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

It is mandatory for the Third Party to quote the KYC Compliance Status and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. 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.

Third Party Payment Declaration Form



Declaration Form No. _____

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)

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

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"/> FI/ Client	<input type="checkbox"/> Employee(s)							
	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 - 50,000/- per transaction@) @ Not Applicable for investment in HDFC Children's Gift Fund	Custodian - SEBI Registration No. of Custodian _____ Registration Valid Till <table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y			
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 FI/ Client and the source of this payment is from funds provided to us by FI/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.							

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"/> Demand Draft <input type="checkbox"/> Banker's Cheque <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.
RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Fund Transfer <input type="checkbox"/>	Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.

* 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 () _____
in words _____

Cheque/DD/PO/UTR No. _____ Cheque/DD/PO/RTGS Date

DD	MM	YYYY
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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 confirm having read and understood the Third Party Payment rules, as given below and hereby agree to be bound by the same.

I/We declare that the information declared herein is true and correct, which HDFC Mutual Fund is entitled to verify directly or indirectly. I agree to furnish such further information as HDFC Mutual Fund may require from me/us. I/We agree that, if any such declarations made by me/us are found to be incorrect or incomplete, HDFC Mutual Fund/HDFC AMC is not bound to pay any interest or compensation of whatsoever nature on the said payment received from me/us and shall have absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies.

I/We hereby declare that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We will assume personal liability for any claim, loss and/or damage of whatsoever nature that HDFC Mutual Fund/HDFC AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing of the transaction in favour of the beneficial investor(s) as detailed in the Application Form.

Applicable to NRIs only :

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

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

DD	MM	YYYY

Signature of the Third Party

BENEFICIAL INVESTOR(S) DECLARATION

I/We certify that the information declared herein by the Third Party is true and correct.

I/We acknowledge that HDFC Mutual Fund reserves the right in its sole discretion to reject/ not process the Application Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to my/our transaction as the beneficial investor(s) detailed in the Application Form. HDFC Mutual Fund/ HDFC AMC will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of HDFC Mutual Fund/HDFC AMC.

Applicable to Guardian receiving funds on behalf of Minor only:

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

DD	MM	YYYY

SIGNATURE/S

First / Sole
Applicant /
Guardian

Second
Applicant

Third
Applicant

THIRD PARTY PAYMENT RULES

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

- HDFC Mutual Fund/HDFC Asset Management Company Limited ('HDFC

AMC') will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:

- 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 will not be applicable for payment made by a Guardian whose name is registered in the records of Mutual Fund in that folio (i.e. father, mother or court appointed Legal Guardian).
(This limit of 50,000 shall not be applicable for investments in HDFC Children's Gift Fund. However, the Donors will have to comply with all the requirements specified in 2c below)
 - Payment by Employer on behalf of employee under Systematic Investment Plans or as lump sum/one-time subscription, through Payroll deductions.
 - Custodian on behalf of an FII or a Client.
** 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.*
- 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.
 - Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party.
 - 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.
 - Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of HDFC Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

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

HDFC ASSET MANAGEMENT COMPANY LIMITED (HDFC AMC LIMITED)
- INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR HDFC MUTUAL FUND
(During NFO Period and Post NFO Period)

ANDHRA PRADESH : HDFC AMC Ltd., 6-3-883/7, 2nd Floor, Sapphire Square, Somajiguda, **Hyderabad - 500 282.** Tel.: (040) 23417401/02/03/04 /05, Fax: (040) 23417407. 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, Centurion Bank Complex, Near Benz Circle, M. G. Road, **Vijayawada- 520 010.** Tel. No: (0866) 3988029. HDFC AMC Ltd., 1st Floor, Saigopal Arcade, Waltair Main Road, Siripuram, **Visakhapatnam - 530 003.** Tel: (0891) 2769636, 6450306/9685/7584, Fax. No.: (0891) 2738728. 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. **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., Ishawari 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 Bungalow 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 - 492 020.** 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 Vanijiya Bhawan, Near Indhira Gandhi Square, **Raipur - 492 001.** Tel: (0771) 4020 167/168. **DELHI :** HDFC AMC Ltd., Ground Floor - 2 & 3 and 1st Floor, Prakashdeep Building, 7, Tolstoy Marg, Connaught Place, **New Delhi - 110 001.** Tel: (011) 6632 4000, Fax: (011) 23351317/18. **GOA :** HDFC AMC Ltd., Ground Floor, G3 & G4, Jivottam, Minglew Miranda Road, Off. Abade Faria Road, **Margao - 403 601.** Salcete. Tel: (0832) 2737410/11. Fax: (0832) 2736477. HDFC AMC Ltd., S1, 2nd 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, 1st 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, **Jamnagar - 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 - 362 001.** Tel: (0285) 2670622/23, Fax: (0285) 2670624. HDFC AMC Ltd., 2nd Floor, Rajendra Estate, State Highway, **Mehsana - 384 002.** Tel: (02762) 302000. Fax: (02762) 302020. 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, Jagnath, 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, **Vadodara - 390 007.** Tel: 0265 - 6621110/20, 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., 1st Floor, Sudarshan Tower, Cross Road # 1, Nicholson Road, **Ambala Cantt -133 001.** Tel: (0171) 2631995/6, Fax: (0171) 2631994. HDFC AMC Ltd., TA-12A, 15-18, 3rd 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:** 2nd Floor, Opp. Town Hall, 30, The Mall, **Shimla - 171 001.** Tel: (0177) 2816861. **JAMMU & KASHMIR :** HDFC AMC Ltd., Hall No-102 A/2, South Block, Bahu Plaza, Gandhi Nagar, **Jammu - 180 012.** Tel: (0191)-2477911/12/13/(0191) 2474297/98/99. **JHARKHAND :** HDFC AMC Ltd., Vardhan Complex, 1st Floor, Opp. Woodland Showroom, Bank More, **Dhanbad- 826 001.** Tel: (0326) 3205352, 3200552, 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, Opp. Trinity Metro Station, **Bangalore - 560 001.** Tel: 080-66205300, Fax: 080-41125255. HDFC AMC Ltd., # 493, 1st Floor, 4th Cross, 2nd Main, Sampige Road, Malleshwaram, **Bangalore - 560 003.** HDFC AMC Ltd., Garla Garnet No. 119/A/36, 9th Main, 4th Block, Jayanagar, **Bangalore - 560 011.** Tel No: (080) 41460260/61/62, Fax No: (080) 41460263. HDFC AMC Ltd., # 145, 1st Floor, 60 Ft. Road, 5th Block, Koramangala, **Bangalore - 560 034.** HDFC AMC Ltd., Premises No. 4830 / B, 1st Floor, Dr. Ambedkar Road, Opp. Civil Medical College, **Belgaum - 590 002.** Tel: (0831) 4206 915/916/918, Fax: (0831) 4206919. HDFC AMC Ltd., # 63, Upper Ground Floor, Opp. Bellary Gas Agency, Anantapura Cross Road, **Bellary - 583 103.** Tel: (08392) 276576, Fax: (08392) 276580. HDFC AMC Ltd., 190/3, 1st Floor, S. V. C. Plaza, Opp. Mothi Talkies, Gandhi Circle, **Davangere - 577 002.** Tel: (08192) 250 240/241/242, Fax: (08192) 250243. HDFC AMC Ltd., No. 1, 1st 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 51/1B, 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, Opp. YMCA, Kannur Road, **Calicut - 673 001.** Tel: (0495) - 4099222/333, 3982310, Fax: (0495) - 3982330. HDFC AMC Ltd., Ground Floor, Cinema cum Commercial Complex, Behind Ravipuram Bus Stop, M. G. Road, **Kochi - 682 016.** Tel: 0484 - 2357707/8, 3243058/59, Fax: 0484 - 2358462. HDFC AMC 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) 2441976. Telefax: (0487) 2422925. HDFC AMC Ltd., 1st Floor, Kaniamparambil Arcade, G S Junction, Shastrri Road, **Kottayam - 686 001.** Tel: (0481) 3018392/93. Fax: (0481) 3018397. HDFC AMC Ltd., Ground Floor, Bhadra Tower, Cotton Hill Road, Vazhuthacaud, Thycud 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., 1st Floor, Muthye Udyog Bhawan, 1039, Wright Town, Opp. Telephone Exchange, **Jabalpur - 482 002.** Tel: (0761) - 4049800, 3988029 Fax: (0761) - 4068814 HDFC AMC Ltd., 1st Floor, Alakhanda Towers, Shrimant Madhav Rao Scindia Marg, City Centre, **Gwalior - 474 001.** Tel: (0751) - 4066060, 3988029 Fax: (0751) - 3982803. **MAHARASHTRA :** HDFC AMC Ltd., 1st Floor, Amar Arcade - 2, Opp. Rajapeth Police Station, Rajar 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.,* Ramon House, 3rd Floor, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, **Mumbai - 400 020.** Tel: (022) 66316333, Fax: (022) 66580200. HDFC AMC Ltd., Mistry Bhavan, 2nd Floor, 122, Backbay Reclamation, Dinsha Vachha Road, Churchgate, **Mumbai - 400 020.** Tel: (022) 60006767, Fax: (022) 66580211. HDFC AMC Ltd.,** Shop No.1 & 2, Ground Floor, Atlantic Tower, R. B. Mehta Road, Near Railway Station, Ghatkopar (East), **Mumbai - 400 077.** Tel: (022) 65253409/08/06/21, Fax: (022) 25116805. HDFC AMC Ltd.,** Unit No.101, 1st Floor, Landmark Building, 136 Hill Road, Opp. St. Peters Church, Bandra (West), **Mumbai - 400 050.** Tel: (022) 26434 760/762/763/764, Fax: (022) 26434768. HDFC AMC 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) 25301125. HDFC AMC Ltd., 106-110, 2nd Floor, Shriram Shyam Towers, Near NIT Building, Kingsway, Sadar, **Nagpur - 440 001.** Tel: (0712) 6630301/02/04, Fax: (0712) 6630206. HDFC AMC Ltd. G-1 & G-2, "Suyojit Heights", Opp. Rajiv Gandhi Bhavan, Sharanpur Road, **Nashik - 422 002.** Tel: (0253) 6611831/32. Fax: (0253) 6611836. HDFC AMC Ltd., 6, Chetana Apartment, 2423, East Street, Pune 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.,** BSE 1, Tech Building, 109, A Wing, 1st Floor, Opp. Vashi Railway Station, Sector 30, **Vashi - 400 703.** Tel: (022) 39880299. HDFC AMC Ltd.,** 1st Floor, Anant Kuti (Bibikar Bldg.), Manpada Road, Opp. Municipal Corporation Bldg., **Dombivli (East), Dist. Thane - 421 201.** Tel: (0251) 2860 648/649/645/656, Fax: (0251) 2863953. **ORISSA :** HDFC AMC Ltd., Sri Jagannath Complex, 1st Floor, Opp. 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, 1st 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

HDFC ASSET MANAGEMENT COMPANY LIMITED (HDFC AMC LIMITED)
- INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR HDFC MUTUAL FUND
(During NFO Period and Post NFO Period)

Shopping Complex, Ranjith Avenue, **Amritsar - 143 001**. Tel: (0183) 3988028 /29/2570, Fax: (0183) 3982599. HDFC AMC Ltd., Ground Floor, Liberty Chowk, Corner Building, Municipal No. 83 - B, 3A, **Bhatinda - 151 001**. Tel.: (0164) 5001982, Fax: (0164) 5191283. 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., 2nd Floor, Above ING Vysya Bank, Adjacent to Sekhon Grand Hotel, Namdev Chowk, G. T. Road, **Jalandhar City - 144 001**. Tel: (0181) 3988029/970, Fax: (0181) 3982966. HDFC AMC Ltd., Sco 122, Feroze Gandhi Market, **Ludhiana - 141 001**. Tel.: (0161) 2774321/5014321. Fax: (0161) 3013838. **RAJASTHAN** : HDFC AMC Ltd., 4th Floor, K. C. Complex, Opp. Daulat Bagh, **Ajmer - 305 001**. Tel: (0145) 3099000. Fax: (0145) 3099001. HDFC AMC Ltd., "Moondhra Bhavan", 3-Ajmer Road, **Jaipur - 302 001**. Tel: (0141) 5116681/82, 2374968, Fax: (0141) 5111126. Gulab Singh Bhavan, 11, Chopasni Road, **Jodhpur - 342 003**. Tel: (0291) 5101927, 5101937, Fax: (0291) 5105919. HDFC AMC Ltd., 1st Floor, Gowardhan Plaza, 25, Trench Colony, Opp. 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) 43979797/43979716, Fax: (044) 28415855. 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, No.1 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**. HDFC AMC Ltd., 1st floor, No.142/7, Sri Balaji Arcade, Opp. Alagar Jewellery, Trivandrum Road, Palayamkottai, **Tirunelveli - 627 002**. Tel.: (0462) 2576174, Fax: (0462) 2576173. Tel: (0427) 3982680/700. Fax: (0427) 2333617. HDFC AMC Ltd., No.60, Sri Krishna Arcade, 1st 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, Thiyagarapuram Officer's Line Officer's Line, **Vellore - 632 001**, Tel: (0416) 2214670/2. Fax: (0416) 2214671. **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) 222406/7 Fax: (01334) 222410. **UTTAR PRADESH** : HDFC AMC Ltd., B2, 1st Floor, 9/4, Shankar Point, Sanjay Place, **Agra - 282 002**. 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, 1st Floor, Pearl Plaza Building, Sector-18, **Noida - 204 301**. Tel: (0120) 432 5757/5959. Fax: (0120) 423 4349. HDFC AMC Ltd., D-64/127, 4th Floor, Arihant Complex, Sigra, **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, Opp. Howrah A.C. Market, **Howrah - 711 101**. Tel: (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. 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.

**Official points of acceptance of transactions for schemes of HDFC Mutual Fund except purchase transactions of Liquid Schemes / Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan and Premium Plus Plan and HDFC Cash Management Fund - Savings Plan & Call Plan.

CAMS - OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS
(Post NFO Period)

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 Liquid Schemes/ Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan and Premium Plus Plan and HDFC Cash Management Fund - Savings Plan & Call Plan.

ANDHRA PRADESH : 208, 2nd Floor, Jade Arcade, Paradise Circle, **Secunderabad - 500 003**. 47/9/17, 1st Floor, 3rd Lane, Dwaraka Nagar, **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, S. P. Verma Road, **Patna - 800 001**. **GOA**: No.108, 1st Floor, Gurudutta Bldg., Above Weekender, M. G. Road, Panaji, **Goa - 403 001**. **GUJARAT**: 402-406, 4th Floor, Devpath Building, Off. C. G. Road, Behind Lal Bungalow, Ellis Bridge, **Ahmedabad - 380 006**. Office 207-210, Everest Building, Opp. Shastri Maidan, Limda Chowk, **Rajkot - 360 001**. 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**. **JHARKAND** : Millennium Tower, Room No:15, 1st Floor, R. Road, Bistupur, **Jamshedpur - 831 001**. **KARNATAKA** : Trade Centre, 1st Floor, 45, Dikens Road (Next to Manipal Centre), **Bangalore - 560 042**. G 4 & 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, **Mangalore - 575 003**. **KERALA** : Door No.64/5871-D, 3rd Floor, Ithoop's Imperial Trade Centre, M. G. Road (North), **Kochi - 682 035**. **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**. Nirmithi 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 Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower, Jhandewalan Extension, **New Delhi - 110 055**. **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 Marg, C-Scheme, Behind Ashok Nagar Police Station, **Jaipur - 302 001**. 1/5, Nirmal 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**. **UTTAR PRADESH**: 106-107-108, 1st Floor, 2nd 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)

ANDHRA PRADESH : 15-570-33, 1st 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.7-1-257, Upstairs S. B. H., Mankammathota, **Karimnagar - 505 001**. H. No.43/8, Upstairs, Uppini Arcade, N. R. Peta, **Kurnool - 518 004**. 9/756, 1st Floor, Immadisethy Towers, Ranganayakulapet Road, Santhapet, **Nellore - 524 001**. D. No.34-1-76, Old Govt Hospital Road, Opp. Konigeti Gupta Apartments, **Ongole - 523 001**. Door No.6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T. Nagar, **Rajahmundry - 533 101**. Door No.18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, **Tirupathi - 517 501**. 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, **Vijayawada - 520 010**. F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, **Warangal - 506 001**. **ASSAM** : A. K. Azad Road, Rehabari, Tinali, **Guwahati - 781 008**. **BIHAR** : Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, **Bhagalpur - 812 002**. Brahman Turga, Durga Asthan, Gola Road, **Muzaffarpur - 842 001**. **CHHATTISGARH** : 209, Khichariya Complex, Near Nehru Nagar SQ, **Bhilai - 490 020**. Beside HDFC Bank, Link Road, **Bilaspur -**

CAMS - OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS (CONTD....) (Post NFO Period)

Rae Bareli - 229 001. Mohd. Bijlipura, Old Distt Hospital, Jail Road, **Shahjahanpur - 242 001.** Arya Nagar, Near Arya Kanya School, **Sitapur - 261 001.** 967, Civil Lines, Near Pant Stadium, **Sultanpur - 228 001.** **WEST BENGAL :** 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, **Haldia - 721 602.** 148, Jessore Road , Block-B, 2nd Floor, Kestopur, **Kolkata -700 074.** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, **Malda - 732 101.**

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.

DEPOSITORY PARTICIPANTS# AS OFFICIAL POINTS OF ACCEPTANCE

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

LIST OF SELF CERTIFIED SYNDICATE BANKS (SCSBs) TO ACCEPT ASBA APPLICATION FORMS (During NFO period)

Name of the Bank (SCSB)

Allahabad Bank, Andhra Bank, Axis Bank Ltd., Bank of America N. A., Bank of Baroda, Bank of India, Bank of Maharashtra, BNP Paribas, Canara Bank, Central Bank of India, CITI Bank, City Union Bank Ltd., Corporation Bank, DBS Bank Ltd., Dena Bank, Deutsche Bank, Dhanlaxmi Bank Limited, HDFC Bank Ltd., HSBC Ltd., ICICI Bank Ltd, IDBI Bank Ltd., Indian Bank, Indian Overseas Bank, IndusInd Bank, ING Vysya Bank, J P Morgan Chase Bank, N.A., Janata Sahakari Bank Ltd., Karnataka Bank Ltd., Karur Vysya Bank Ltd., Kotak Mahindra Bank Ltd., Nutan Nagarik Sahakari Bank Ltd., Oriental Bank of Commerce, Punjab National Bank, South Indian Bank, Standard Chartered Bank, State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of India, State Bank of Mysore, State Bank of Patiala, State Bank of Travencore, Syndicate Bank, Tamilnad Mercantile Bank Ltd., The Ahmedabad Mercantile Co-Op. Bank Ltd., The Federal Bank, The Kalupur Commercial Co-operative Bank Ltd., The Lakshmi Vilas Bank Ltd., The Saraswat Co-Opearative Bank Ltd, The Surat Peoples Co-op Bank Ltd, UCO Bank, Union Bank of India, United Bank of India, Vijaya Bank, YES Bank Ltd.

Investor may approach any of the above banks for submitting their ASBA Application forms during this NFO. The above list is subject to change from time to time. For the updated list of Self Certified Syndicate Banks (SCSBs) and their Designated Branches (DBs) and their details, please refer to the website of SEBI, BSE, NSE or HDFC Mutual Fund.



www.hdfcfund.com

HDFC ASSET MANAGEMENT COMPANY LIMITED
A Joint Venture with Standard Life Investments Limited

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