

Key Information Memorandum & Application Form

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

HDFC Fixed Maturity Plans - Series 22

(A Close - Ended Income Scheme)

Offer of Units at ₹ 10 per unit for cash during the New Fund Offer (NFO) Period

Name of the Plans	NFO Opens on	NFO Closes on
HDFC FMP 370D May 2012 (2)	May 16, 2012	May 22, 2012
HDFC FMP 92D May 2012 (1)	May 17, 2012	May 23, 2012
HDFC FMP 370D May 2012 (3)	May 23, 2012	May 29, 2012

The Units of the Plans will not be available for Subscription / Switch-in after the closure of NFO period. The Units of the Scheme will be listed on the NSE / any other Stock Exchange. Investors can purchase / sell Units on a continuous basis on the Stock Exchange(s) on which the Units are listed. As the Units are listed on the Stock Exchange, the Plans will not provide redemption facility until the date of Maturity / Final Redemption date.

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 3, 2012.

1. Investment Objective

The investment objective of the Plans under the Scheme is to generate income through investments in Debt / Money Market Instruments and Government Securities maturing on or before the maturity date of the respective Plan(s).

2. Asset Allocation Pattern of the Scheme

Type of Instruments	Indicative allocation (% of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Debt and Money Market Instruments	60	100	Low to Medium
Government Securities	0	40	Low

The respective Plan(s) under the Scheme shall not (i) invest in securitised debt and (ii) undertake repo / reverse repo transactions in Corporate Debt Securities.

The Scheme may take derivative position (maximum 20% of the net assets of the respective Plans), for Hedging and Portfolio Balancing, based on opportunities available subject to SEBI Regulations.

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.

The Plans under HDFC Fixed Maturity Plans - Series 22 will invest in securities with floors and ceiling within a range of 5% of the intended allocation against each sub class of asset as indicated below in accordance with SEBI Circular No. Cir/ IMD/ DF/12 / 2011 dated August 1, 2011 as amended from time to time and there shall be no variation between intended allocation and final portfolio.

(% of Net Assets)

Credit Ratings	A1+	A2	A3	A4
Instruments				
Certificate of Deposit (CDs) issued by Banks	95-100	-	-	-
Government Securities/ Treasury Bills/ CBLO/ Reverse Repos	0-5	-	-	-

Notes:

- 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 any deviation from floor of the credit rating indicated in the above table, the portfolio will be rebalanced within a period of 30 days.
- In case instruments as indicated in the table above are not available, the Plan(s) may invest in CBLOs/ Reverse Repos/ Government Securities/ T-Bills. Such deviation may continue till suitable instruments of desired credit quality are not available.
- 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.
- Pending deployment within reasonable time period and towards the maturity of the Plan, the monies may be kept in cash and invested largely in cash equivalents/ liquid schemes/ short term deposits (unrated).
- Further, the above allocation may vary during the tenure of the Plan. 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 Plans may invest in CBLOs/ Reverse Repos / G-sec / T-Bills. Such deviation may continue till suitable instruments of desired credit quality are not available.

Credit Evaluation Policy

The credit evaluation policy of the AMC entails evaluation of credit fundamentals of each investment opportunity. Some of the factors that are evaluated inter-alia may include outlook on the sector, parentage, quality of management, and overall financial strength of the credit. The AMC utilises ratings of recognised rating agencies as an input in the credit evaluation process. Investments in bonds and debenture are usually in instruments that have been assigned high investment grade ratings by a recognized rating agency.

3. Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific Risk Factors include but are not limited to the following :

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 Plan under the Scheme can go up or down because of various factors that affect the capital markets in general.
- The NAV of the Plan will be affected by changes in the general level of interest rates. The NAV of the Plan 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.
- 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.
- 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.
- 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.

Risk factors associated with investing in Derivatives

- The AMC, on behalf of the Plan, 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 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) are to be listed on the Exchange, there can be no assurance that an active secondary market will develop or be maintained.

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 maturity date / final redemption date will depend upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.

The market price of the Units of the respective Plan(s), like any other listed security, is largely dependent on two factors, viz., (1) the intrinsic value of the Unit (or NAV), and (2) demand and supply of Units in the market. Sizeable demand or supply of the Units in the Exchange may lead to market price of the Units to quote at premium or discount to NAV.

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 prior to maturity / final redemption date of the respective Plan(s).

4. Plans and Options

Each HDFC Fixed Maturity Plan offers Growth and Dividend Option. Dividend Option under Plan(s) having tenure less than 365 Days offers Normal Dividend Option and Dividend Option under Plan(s) having tenure more than 365 Days offers Quarterly Dividend Option and Normal Dividend Option. Quarterly Dividend Option and Normal Dividend Option offer Dividend Payout facility only.

5. Applicable NAV (after the scheme opens for repurchase)

Applicable NAV For Purchases including switch-ins

The Units of the Plan will not be available for subscriptions / switch-in after the closure of NFO Period.

Applicable NAV For Redemptions including switch-outs

Units of the Plan cannot be redeemed / switched-out by the investors directly with the Fund until the date of Maturity / Final Redemption. Therefore, the provisions of Cut off timing for redemptions including switch-outs will not be applicable to the Plan.

Units of the Plan will be automatically redeemed on the Maturity / Final Redemption date, except requests for switch-out received by the Fund.

Switch-out request will be accepted upto 3.00 p.m. on the Maturity Date/Final Redemption Date.

6. Minimum Application Amount / Number of Units

Purchase	Additional Purchase	Repurchase
₹ 5,000 and in multiples of ₹ 10 thereafter	Not Applicable	Not Applicable As the Units are listed on the Stock Exchange, the Plan(s) under the Scheme will not provide redemption facility until the date of Maturity / Final Redemption date.

7. Despatch of Repurchase (Redemption) Request

Within 10 working days from the date of final maturity / final redemption.

8. Benchmark Index

For Plans having maturity upto 91 Days: **Crisil Liquid Fund Index**

For Plans having maturity more than 91 days and upto 400 Days: **Crisil Short Term Bond Fund Index**

9. Dividend Policy

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

Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those unit holders whose names appear in the register of unit holders on the notified record date.

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.

10. Name of the Fund Manager

Mr. Bharat Pareek

11. Name of the Trustee Company

HDFC Trustee Company Limited

12. Performance of the Scheme / Plan

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

13. Expenses of the Scheme

(i) Load Structure

New Fund Offer Period

Entry Load : Not Applicable

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 : Not Applicable

The Units under the Plan cannot be directly redeemed with the Fund as the Units are listed on the stock exchange(s).

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

Continuous Offer - Load Structure : Not applicable

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

- First ₹ 100 crores : 2.25%
- Next ₹ 300 crores : 2.00%
- Next ₹ 300 crores : 1.75%
- Balance : 1.50%

14. 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.

15. 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.

16. Daily Net Asset Value (NAV) Publication

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

17. For Investor Grievances, Please contact

Investors may contact any of the Investor Service Centres (ISCs) of the AMC for any queries / clarifications at telephone number 60006767 (Do not prefix STD code) or 1800 233 6767 (toll free), Fax number. (022) 22821144, e-mail: cliser@hdfcfund.com . Investors can also post their grievances/feedback/suggestions on our website www.hdfcfund.com under the section 'Customer Care' appearing under 'Contact Us'. The Head Office of the AMC will follow up with the respective ISCs to ensure timely redressal and prompt investor services. Mr. John Mathews, Head - Client Services can be contacted at Mistry Bhavan, 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	Registrar and Transfer Agent : Computer Age Management Services Pvt. Ltd, Unit: HDFC Mutual Fund 5th Floor, Rayala Tower, 158, Anna Salai, Chennai - 600 002. Telephone No: 044-30212816
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18. Unit holder's Information

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

Account Statements

- An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of the closure of the NFO Period to the Unit holder's registered e-mail address and/or mobile number.
- A Consolidated Account Statement (CAS) shall also be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request.
- The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. The Mutual Fund/ AMC shall despatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.

- A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/ March), on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/ e-mail.

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

Annual Financial Results : The Scheme wise annual report or an abridged summary thereof shall be 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 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).

Half Yearly Unaudited Financial Results: Half Yearly Unaudited Financial Results shall be published 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 before expiry one month from the close of each half-year, that is 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 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

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.

HDFC Fixed Maturity Plans - Series 22

(A Close - Ended Income Scheme)

New Fund Offer Price : ₹ 10 per unit



Continuing a tradition of trust.

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

HDFC FMP 370D May 2012 (2) New Fund Offer Opens on : May 16, 2012 New Fund Offer Closes on : May 22, 2012	HDFC FMP 92D May 2012 (1) New Fund Offer Opens on : May 17, 2012 New Fund Offer Closes on : May 23, 2012	HDFC FMP 370D May 2012 (3) New Fund Offer Opens on : May 23, 2012 New Fund Offer Closes on : May 29, 2012	Application No.
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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			FOR OFFICE USE ONLY (TIME STAMP)
ARN No. ARN-11770	Name	Sub Agent's Name and Code / Bank Branch Code	M O Code

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.

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.

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 5. 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 (✓)]

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> NRI-Repatriation	<input type="checkbox"/> NRI-Non Repatriation	<input type="checkbox"/> Partnership	<input type="checkbox"/> Trust
<input type="checkbox"/> HUF	<input type="checkbox"/> AOP	<input type="checkbox"/> PIO	<input type="checkbox"/> Company	<input type="checkbox"/> FIs
<input type="checkbox"/> Minor through guardian	<input type="checkbox"/> BOI	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> LLP	(please specify)
<input type="checkbox"/> Society / Club	<input type="checkbox"/> Others _____			

MODE OF HOLDING [Please tick (✓)]

Single
 Joint
 Anyone or Survivor

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

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

3a. UNIT HOLDER INFORMATION (refer instruction 4)

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

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

Nationality _____ PAN# _____ 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# _____ 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# _____ KYC is mandatory#

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

Mr. Ms. M/s. Nationality _____ PAN# _____ KYC is mandatory#

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

CITY _____ STATE _____ PIN CODE _____

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

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

Telephone : Off. _____ Res. _____ Fax _____
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 _____ KYC is mandatory # Please attach Proof. If PAN/KYC is already validated please don't attach any proof. Refer instruction No. 15 for PAN and No. 17 for KYC. @Mandatory in case of Minor.

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 invest in demat, 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 (✓)] SAVINGS CURRENT NRE NRO FCNR OTHERS _____ (please specify)

IFSC Code*** _____ MICR Code** _____

*** Refer Instruction 5C (Mandatory for Credit via NEFT / RTGS) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your bank) (** Refer Instruction 10) (Mandatory for Dividend Payout via ECS) (The 9 digit code appears on your cheque next to the cheque number)

... continued overleaf

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

HDFC MUTUAL FUND	
Date : _____	Head Office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020
Received from Mr./Ms./M/s. _____ an application for allotment of Units of the Plan (as mentioned overleaf) of HDFC Fixed Maturity Plans - Series 22 along with Cheque / Demand Draft as detailed overleaf.	Application No. _____
Please Note : All Purchases are subject to realisation of Cheques / Demand Drafts.	Collection Centre / ISC Stamp & Signature

5. 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

6. 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.

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 under section 6(i)(a) will be considered during registration for HPIN).

b) **Mother's maiden name:** _____

I/ We have read and understood the terms and conditions and confirm I/ we shall bound by them (Terms & Conditions available in the eServices booklet as well as on our website)

7. INVESTMENT DETAILS - (refer instruction 6)

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

Name of Plan	HDFC FMP 370D May 2012 (2)	HDFC FMP 92D May 2012 (1)	HDFC FMP 370D May 2012 (3)
Option	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option (Payout only) <input type="radio"/> Normal <input type="radio"/> Quarterly	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option (Payout only)	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option (Payout only) <input type="radio"/> Normal <input type="radio"/> Quarterly

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

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 No.	Cheque / DD Date	
Amount of Cheque/DD/RTGS in figures (₹) (i)	Drawn on (Bank / Branch Name)	
DD charges, if any, in figures (₹) (ii)	Pay-in Bank Account No. (For Cheque only)	
Total Amount (i) + (ii) in figures (₹)		
	in words	
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 willing to invest in demat option, 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 wish to nominate I/We do not wish to Nominate

First / Sole Applicant		Second Applicant		Third Applicant	
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					

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 Fixed Maturity Plans - Series 22. 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 (AMF 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 NRIs only : I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.

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

DD	MM	YYYY
_____	_____	_____

SIGNATURE/S

Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

PARTICULARS HDFC FIXED MATURITY PLANS - SERIES 22

Name of Plan	HDFC FMP 370D May 2012 (2)	HDFC FMP 92D May 2012 (1)	HDFC FMP 370D May 2012 (3)
Option	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option (Payout only) <input type="radio"/> Normal <input type="radio"/> Quarterly	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option (Payout only)	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option (Payout only) <input type="radio"/> Normal <input type="radio"/> Quarterly
Cheque / DD No.	Cheque / DD Date	Amount in Figures (₹)	
Drawn on (Name of Bank and Branch)			

HDFC Fixed Maturity Plans - Series 22

(A Close-Ended Income Scheme)

New Fund Offer Price : ₹ 10 per unit



Continuing a tradition of trust.

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

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

HDFC FMP 370D May 2012 (2)
New Fund Offer Opens on : May 16, 2012
New Fund Offer Closes on : May 22, 2012

HDFC FMP 92D May 2012 (1)
New Fund Offer Opens on : May 17, 2012
New Fund Offer Closes on : May 23, 2012

HDFC FMP 370D May 2012 (3)
New Fund Offer Opens on : May 23, 2012
New Fund Offer Closes on : May 29, 2012

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				FOR OFFICE USE ONLY			
ARN No.	Name	Sub Agent's Name and Code / Bank Branch Code	M O Code	Date of Receipt	Folio No.	SCSB Branch Stamp & Code	SCSB Branch Sr. No.
ARN-11770							

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.

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.	

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# _____

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# _____

NAME OF THE SECOND APPLICANT Resident Individual NRI [Mandatory Please tick (✓)]
Mr. Ms. /M/s. _____
Nationality _____ PAN# _____

NAME OF THE THIRD APPLICANT Resident Individual NRI [Mandatory Please tick (✓)]
Mr. Ms. /M/s. _____
Nationality _____ PAN# _____

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 Proof. If PAN 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# _____ [Please tick (✓)] # Refer instruction 15.

ACKNOWLEDGEMENT SLIP FOR SCSB (HDFC FMP 370D May 2012 (2), HDFC FMP 92D May 2012 (1) & HDFC FMP 370D May 2012 (3) - HDFC Fixed Maturity Plans - Series 22)

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 : _____ ASBA Application No. _____
Received from Mr./Ms. _____ Address _____ Tele./Fax _____ Mobile No. _____ E-mail: _____	SCSB Account Details Bank Account No. _____ Bank Name & Address _____	Total Amount to be blocked ₹ (in figures) _____ ₹ (in words) _____
First / Sole Applicant / Guardian / PoA	Second Applicant	Third Applicant

ACKNOWLEDGEMENT SLIP FOR SCSB (HDFC FMP 370D May 2012 (2), HDFC FMP 92D May 2012 (1) & HDFC FMP 370D May 2012 (3) - HDFC Fixed Maturity Plans - Series 22)

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 : _____ ASBA Application No. _____
Received from Mr./Ms. _____ Address _____ Tele./Fax _____ Mobile No. _____ E-mail: _____	SCSB Account Details Bank Account No. _____ Bank Name & Address _____	Total Amount to be blocked ₹ (in figures) _____ ₹ (in words) _____
		SCSB Stamp Signature, Date & Time of Form Submission

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

Name of Plan	HDFC FMP 370D May 2012 (2)	HDFC FMP 92D May 2012 (1)	HDFC FMP 370D May 2012 (3)
Option	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option (Payout only) <input type="radio"/> Normal <input type="radio"/> Quarterly	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option (Payout only)	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option (Payout only) <input type="radio"/> Normal <input type="radio"/> Quarterly

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 (₹) _____ 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 Fixed Maturity Plans - Series 22. 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.

ASBA Authorisation : 1) 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 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 (✓) <input type="checkbox"/> Yes <input type="checkbox"/> No	DD	MM	YYYY
If yes, (✓) <input type="checkbox"/> Repatriation basis			
<input type="checkbox"/> Non-repatriation basis			

SIGNATURE/S

_____ First / Sole Applicant / Guardian	_____ Second Applicant	_____ Third Applicant
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CHECKLIST

- ☞ Please ensure that your Application Form is complete in all respect and signed by all applicants:
- Name, Address and Contact Details are mentioned in full.
 - Status of First/Sole Applicant is correctly indicated.
 - Bank Account Details are entered completely and correctly.
 - Permanent Account Number (PAN) of all Applicants is mentioned irrespective of the amount of purchase and proof attached (if not already validated)
 - Please attach proof of KYC Compliance status 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 "Name of the Plan A/c PAN" or "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	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) using PAN Number	✓	✓	✓	✓	✓	✓	✓	✓#	✓
6. Proof of Date of Birth								✓	
7. Proof of Relationship with Guardian								✓	

@ 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/KYC proof of Minor is not available, PAN/KYC proof of Guardian should be provided.

INSTRUCTIONS FOR APPLICATION FORM(S)

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.

It may be noted that the Securities and Exchange Board of India (SEBI) vide its Notification dated May 31, 2010 read with Circular dated June 24, 2010 states that with effect from June 01, 2010, 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 shall be required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination.

Further, no agents / distributors would be entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

2. TRANSACTION CHARGES

In accordance with SEBI circular No. Cir/ IMD/ DF/ 13/ 2011 dated August 22, 2011, 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) 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).

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 5. 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, 3 and 4, the same shall be ignored.**

4a. UNIT HOLDER INFORMATION

Name and address must be written in full. In case the Investor is an NRI/FI, an overseas address must be provided. A local address if available may also be mentioned in the Application Form.

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

Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised) or the relevant resolution or authority to make the application (or 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. 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.

INSTRUCTIONS (Contd.)

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.

List of standard documents to change account status from minor to major:

- (i) Services Request form, duly filled and containing details like name of major, folio numbers, etc.
- (ii) New Bank mandate where account changed from minor to major,
- (iii) Signature attestation of the major by a manager of a scheduled bank / Bank Certificate / Letter* ,
- (iv) KYC of all the unitholders in the minor's folio.

* In case of certification by bank manager, the document should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

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

Each HDFC Fixed Maturity Plan offers Growth and Dividend Option. Dividend Option under Plan(s) having tenure less than 365 Days offers Normal Dividend Option and Dividend Option under Plan(s) having tenure more than 365 Days offers Quarterly Dividend Option and Normal Dividend Option. Quarterly Dividend Option and Normal Dividend Option offer Dividend Payout facility only. Investors must use **separate** Application Forms for investing simultaneously in different Plans/Options under the Scheme.

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 "**Name of the Plan A/c PAN**" or "**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.

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.

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 bank manager 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 and PAN as per bank records, if available (ii) a copy of the acknowledgement from the bank, wherein the

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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 instrument 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 ₹ 50,000 or more. The investor should submit a Certificate (in original) obtained from the bank giving name, bank account number 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 bank manager 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.

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

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.

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 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:

- 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*
- 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.
- 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.

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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. eSERVICES 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 and also register for Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) of units of schemes of HDFC Mutual Fund and other services as may be introduced by HDFC Mutual Fund from time to time. Unitholders can also view account details and portfolio valuation online, download account statements and request for documents via email, besides other options.

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

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 or register for Systematic Investment Plan and avail such other services as may be introduced by the 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 HDFC Mutual Fund and other services as may be introduced by HDFC Mutual Fund 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

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mobile-banking facility with your Bank. The transaction limits as specified by your bank shall be applicable.

Alerts

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 **•Payouts** comprising of mode of payment of Redemption / Dividend Proceeds if any, via Direct Credit / NEFT / ECS is covered under **•Services** facility. For further details, please refer **•Services** booklet available to all Investor Service Centres (ISCs) as well as on our Website on 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.

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

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.

Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account.

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.

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.

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".

Minor(s) can be nominated and in that event, the name, address and signature of the guardian of the minor nominee(s) shall be provided by the unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

The Nominee shall not be a trust other than a religious or charitable trust, society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.

Nomination in respect of the units stands rescinded upon the transfer of units. Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs.

Cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.

On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee(s).

Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

In the event of the Unitholders not indicating the percentage of allocation/share for each of the nominees, HDFC Mutual Fund/ HDFC Asset Management Company Limited (AMC), by invoking default option shall settle the claim equally amongst all the nominees.

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 for SIP upto ₹ 50,000/- per year per investor (Micro SIP)]. 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 issued by CVL 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.

16. PREVENTION OF MONEY LAUNDERING

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

The 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), 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.cviindia.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).

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 refund the subscription money 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 FI, 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 ₹ 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 ₹ 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 FI 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 bank manager with his / her full signature, name, employee code, bank seal and contact number.

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

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

The Third Party should attach any one of the following supporting documents with the purchase application where subscription for units is vide a pre-funded instrument issued by way of debit to his / her bank account: (i) a Certificate (in original) from the issuing banker duly certified by the bank manager 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 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 ₹ 50,000 or more. The third party should submit a Certificate (in original) obtained from the bank giving name, bank account number 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 bank manager with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / R&TA will check that the name mentioned in the Certificate matches with the name of the third party.

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

5. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Declarations on behalf of minors should be signed by their 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 along with the original PAN card. The original PAN Card will be returned immediately across the counter after verification.

* includes fresh/additional purchase, Systematic Investment 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 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.

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, 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 FI-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 (or Printout of KYC Compliance Status downloaded from CVL website (www.cvllindia.com)) using the PAN. Declaration Form without a valid KYC Compliance of Third Party will be rejected.

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

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

Third Party Payment Declaration Form



Continuing a tradition of trust.

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#

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

NAME OF CONTACT PERSON & DESIGNATION (in case of non-Individual Third Party)	
Mr. Ms.	
Designation	

MAILING ADDRESS (P.O. Box Address may not be sufficient)		
CITY	STATE	PIN CODE

CONTACT DETAILS		STD Code
Tel. : Off.	Tel. : Res.	Mobile
Fax	Email	

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

Status of the Beneficial Investor	<input type="checkbox"/> Minor	<input type="checkbox"/> FI	<input type="checkbox"/> Employee(s)								
	<input type="checkbox"/> Father/Mother/Court appointed Legal Guardian (Please attach proof of relationship@, if not already submitted)	<input type="checkbox"/> Client	Employer								
Relationship of Third Party with the Beneficial Investor	<input type="checkbox"/> Grand Parent	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		
<input type="checkbox"/> Related Person (Please specify relationship) _____	(Maximum investment - ₹ 50,000/- per transaction@ @ Not Applicable for investment in HDFC Children's Gift Fund	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.								
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.										

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

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

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

Amount#	in figures (₹)				
	in words				
Cheque/DD/PO/UTR No.	Cheque/DD/PO/RTGS Date	<table border="1"> <tr> <td>DD</td><td>MM</td><td>YYYY</td> </tr> </table>	DD	MM	YYYY
DD	MM	YYYY			
Pay- in Bank A/c 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)			

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 ₹ 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 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.

- 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, 11nd Floor, Saphire 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., First Floor, Saigopal Arcade, Waltair Main Road, Sripuram, **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., Ishwari Complex, 1st Floor, Dr. Rajendra Prasad Road, **Bhagalpur - 812 002**. Tel: (0641) 2300 390, Fax: (0641) 2300391. HDFC AMC Ltd., C/o Hera Enclave (Adjacent to Sahara Unique Showroom), Mezzanine Floor, New Dak Bunglow Road, **Patna - 800 001**. Tel: 0612 - 2230540/3201439, Telefax: 0612 - 2200747. **CHHATTISGARH** : Ground Floor, Chawla Complex, Devendra Nagar, Sai Nagar Road, Near Vanijya Bhawan, Near Indhira Gandhi Square, **Raipur - 492 001**. Tel: (0771) 4020 167 / 168. **DELHI** : HDFC AMC Ltd., Ground Floor - 2 & 3 and First Floor, Prakashdeep Building, 7, Tolstoy Marg, Connaught Place, **New Delhi - 110 001**. Tel: (011) 6632 4000, Fax: (011) 23351317 / 18. **GOA** : HDFC AMC Ltd., Ground Floor, G3 & G4, Jvottam, Minguel Miranda Road, Off. Abade Faria Road, **Margao - 403 601**. Salcete. Tel: (0832) 2737410 / 11. Fax: (0832) 2736477. HDFC AMC Ltd., S1, Second Floor, Above Axis Bank, Edcon Centre, Angod, **Mapusa - 403 507**, Bardez, Goa. Tel: (0832) 2253 460 / 461, Fax: (0832) 2253465. HDFC AMC Ltd., A-3, First Floor, Krishna Building, Opp. Education Department, Behind Susheela Building, G. P. Road, **Panaji - 403 001**. Tel: 0832 - 2425609, 2425610, Fax: 0832 - 2425614. HDFC AMC Ltd., 6, Ground Floor, Pereira Chambers, Padre Jose Vaz Road, **Vasco - 403 802**, Mormugao. Tel: (0832) 2513 402 / 406, Fax: (0832) 2513448. **GUJARAT** : HDFC AMC Ltd., 2nd Floor, Megha House, Besides GRUH House, Mithakhali Six Roads, **Ahmedabad - 380 009**. Tel.: 079 - 40050055 / 66, 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., 2nd Floor, Rajendra Estate, State Highway, **Mehsana - 384 002**. Tel: (02762) 302000. Fax: (02762) 302020. 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, Chala-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, Third Floor, Crown Plaza, Sector 15A, Mathura Road, **Faridabad - 121 001**. Tel: (0124) 2221 338 / 339 / 341 / 342 / 343, Fax: (0129) 2221340. HDFC AMC Ltd., Premises 102, 1st Floor, Vipul Agora, MG Road, **Gurgaon - 122 002**. Tel: (0124) 2560 450 - 54 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, Opposite 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. Sreeleathers Showroom, Bank More, **Dhanbad- 826 001**. Tel: (0326) 3205352, 2301756. Fax: (0326) 2300552. HDFC AMC Ltd., Gayatri Enclave, 2nd Floor, " K Road", Bistupur, **Jamshedpur - 831 001**. Telefax: 0657 - 2426730. HDFC AMC Ltd., Pradhan Towers, 1st Floor, 5, Main Road, **Ranchi- 834 001**. Tel: (0651) 6003358. Fax: (0651) 3242077. **KARNATAKA** : HDFC AMC Ltd., Nitesh Broadway, No. 9/3, 1-A, Ground Floor, M. G. Road, Opposite Trinity Metro Station, **Bangalore - 560001**. Tel: 080-66205300, Fax: 080-41125255. HDFC AMC Ltd., # 145, 1st Floor, 60 ft Road, 5th Block, Koramangala, **Bangalore - 560 034**. HDFC AMC Ltd., # 493, 1st Floor, 4th Cross, 2nd Main, Sampige Road, Malleshwaram, **Bangalore - 560 003**. HDFC AMC Ltd., Premises No. 4830 / B, First Floor, Dr. Ambedkar Road, Opp. Civil Medical College, **Belgaum - 590 002**. Tel: (0831) 4206 915 / 916 / 918, Fax: (0831) 4206919. HDFC AMC Ltd., # 63, Upper Ground Floor, Opposite 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, Opposite Mothi Talkies, Gandhi Circle, **Davangere - 577 002**. Tel: (08192) 250 240 / 241 / 242, Fax: (08192) 250243. HDFC AMC Ltd., No. 1, First Floor, Revankar Comforts, Vivekanand Road, Court Circle, **Hubli - 580 029**. Tel: (0836) 4252 294 / 95. Fax: (0836) 4252 290 HDFC AMC Ltd., UG-II, 6 & 7, Upper Ground Floor, Maximus Commercial Complex, Light House Hill Road, Opp. KMC, **Mangalore - 575 001**. Tel. 0824 - 4285337 / 33, Fax: 0824 - 4285336. No. 2918, CH 51 / 1 B, 1st Floor, Patel Mansion, Kantharaj Urs Road, Saraswathipuram, **Mysore - 570 009**. Tel: (0821) 4000 530 Fax: (0821) 4000 535. **KERALA** : HDFC AMC Ltd., 3rd Floor, City Mall, Opposite YMCA, Kannur Road, **Calicut - 673 001**. Tel: (0495) - 4099222 / 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) 2548 302 / 6452 185 / 186 / 188, Fax: (0491) 2548303. HDFC AMC Ltd., 2nd Floor, E-Town Shopping, College Road, East Fort, **Thrissur - 680 005**. Tel: (0487) 2441976. Fax: (0487) 2441976. HDFC AMC Ltd., 1st Floor, Kaniamparambil Arcade, G S Junction, Shastri Road, **Kottayam - 686 001**. Tel: (0481) 2309 759 / 760 / 761. Fax: (0481) 3018397. HDFC AMC Ltd., Ground Floor, Bhadra Tower, Cotton Hill Road, Vazhuthacaud, Thycaud P.O., **Trivandrum - 695 014**. Tel: (0471) 3983 730 / 731 / 732 Fax: (0471) 3983738. **MADHYA PRADESH** : HDFC AMC Ltd., 1st Floor, Ranjeet Tower, 8, Zone-II, M. P. Nagar, **Bhopal - 462 011**. Tel: 0755 - 4285385, 4246995, Fax: 0755 - 4058890. HDFC AMC Ltd., M1, M2 & M3, Mezzanine Floor, Sterling Arcade, 15 / 3, Race Course Road, **Indore - 452 001**. Tel: 0731 - 4022241 / 42. Fax: 0731 - 4245436. HDFC AMC Ltd., First Floor, Muthye Udyog Bhawan, 1039, Wright Town, Opp. Telephone Exchange, **Jabalpur - 482 002**. Tel: (0761) - 4049800, 3988029 Fax: (0761) - 4068814 HDFC AMC Ltd., First Floor, Alakhnanda Towers, Shrimant Madhav Rao Scindia Marg, City Centre, **Gwalior - 474 001**. Tel: (0751) - 4066060, 3988029 Fax: (0751) - 3982803. **MAHARASHTRA** : HDFC AMC Ltd., 1st Floor, Amar Arcade - 2, Opp. Rajapeth Police Station, Raja Peth, **Amravati - 444 601**. Tel: (0721) 2562 112 / 113 Fax: (0721) 2564115. HDFC AMC Ltd., 2nd Floor, Renuka Commercial Complex, Samarth Nagar, Nirala Bazar, Nageshwar Wadi Road, **Aurangabad - 431 001**. Tel: (0240) - 3988029, Fax: (0240) - 3982068. HDFC AMC Ltd., 138, Ground Floor, Kavaya 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) 32157268 / 342, Fax: (022) 32719222. 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,

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) Contd.

Fax: (022) 25116805. HDFC AMC Ltd.** , Unit No. 101, First Floor, Landmark Building, 136 Hill Road, Opp. St. Peters Church, Bandra (West), **Mumbai - 400 050**. Tel: (022) 26434 760 / 762 / 763 / 764, Fax: (022) 26434768. HDFC AMC Ltd.** , Shop No. 21/22, Ground Floor, Rajdeep CHS, Near Malhar Cinema, Gokhale Road, **Thane (West) - 400 602**. Tel: (022) 67124172/73/74/75/76, Fax: (022) 67124177. HDFC AMC 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, Opposite 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)**, Mumbai - 421 201. Tel: (0251) 2860 648 / 649 / 645 / 656 Fax: (0251) 2863953, **ORISSA** : HDFC AMC Ltd., Sri Jagannath Complex, 1st Floor, Opposite Hari - Omm Bhawan, **Barbil - 758 035**. Tel: 09238106515 / 09238106525, Fax: (06767) 277565. HDFC AMC Ltd., Vinayak, 2nd Floor, 96, Janpath, **Bhubaneswar - 751 001**. Tel: 0674 - 6450502/1502, Fax: 0674 - 2531483. HDFC AMC Ltd., 1st Floor, Plot No. 2690 (P), Bajrakabati Road, Ranihat, **Cuttack - 753 001**. Tel: (0671) 2323724/ 725, Fax: (0671) 2324741. HDFC AMC Ltd., Praful Tower, 1st Floor, Panposh Road, **Rourkela - 769 004**. Tel: (0661) - 3988029,3982060/70. Fax: (0661) -3982068. HDFC AMC Ltd., Kadambari Complex, 1st Floor, Unit - 4, Nayapara, Golbazar, **Sambalpur - 768 001**. Tel: (0663) 2400 323 / 339, Fax: (0663) 2400324. **PONDICHERY** : HDFC AMC Ltd., No.17, I Floor, Sree Velayudham Complex, Near Indhira Gandhi Square, Natesan Nagar, **Pondicherry - 605 005**. Tel: (0413) 3043 293 / 500 / 600. Fax: (0413) 2206776. **PUNJAB** : HDFC AMC Ltd., SCO-28, 1st Floor, Taneja Towers, District Shopping Complex, Ranjit Avenue, **Amritsar-143 001**. Tel: (0183) 3988028 /29/ 2570, Fax: (0183) 3982599. HDFC AMC Ltd., Ground Floor, Liberty Chowk, Corner Building, Municipal No. 83 - B, 3A, **Bhatinda - 151 001**. Tel.: (0164) 5001982, Fax: (0164) 5191283. HDFC AMC Ltd., SCO 375-376, Ground Floor, Sector 35-B, Chandigarh - 160 022. Tel: 0172 - 2623397, 2624497 Telfax: 0172 - 3013839. 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 - 5111125, 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, Opposite Lok Kalamandal, **Udaipur - 313 001**. Tel: (0294) 3988029, Fax: (0294) 3982000. **TAMIL NADU** : HDFC AMC Ltd., ITC Centre, First 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, No1 Bhimsena Garden Street, Royapettah High Road, **Mylapore, Chennai - 600 004**. Tel: (044) 30913060, Fax: (044) 30913082. HDFC AMC Ltd., First floor, Ram Complex, No. 454/3, Meyanoor Main Road, **Salem - 636 009**. HDFC AMC Ltd., 1st floor, No. 142/7, Sri Balaji Arcade, Opp to 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, First Floor, Tennur High Road, Tennur, **Trichy - 620 017**. Tel: (0431) 3982830, Fax: (0431) 3982835. HDFC AMC Ltd., Premises No.73, First Floor Door No. 73/19, Thiyagarajapuram 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 / 773, 2743 970 / 971, 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 035/036/038/041/042/043, 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, **Gaziabad - 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., 1st Floor, 16/80 D, Behind SBI Main, Civil Lines, **Kanpur - 208 001**. Tel: 0512 - 2331484-87, Fax: 0512 - 2331487. HDFC AMC Ltd., 4 Shahnajaf Road, **Lucknow - 226 001**. Tel: 0522 -2207591, 2200163, Fax: 0522 - 2230408. HDFC AMC Ltd., 143/145/1, Ganpati Plaza, Ground Floor, Magal Pandey Nagar, **Meerut - 250 005**. Tel: (0121) 2602 380 / 2601 964 / 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, Premises No. 36 & 37, Pearl Plaza, Sector-18, **Noida - 201 301**. Tel: (0120) 3988029. Fax: (0120) 3980610. HDFC AMC Ltd., D-64/127, 4th Floor, Arihant Complex, Sagra, **Varanasi - 221 010**. Tel: 9935177068, 9935147068. **WEST BENGAL** : HDFC AMC Ltd., 2nd Floor, Chatterjee Plaza, 69/101, GT Road, Rambandhutala, 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., MS Towers, 2nd Floor, O.T. Road, Inda, **Kharagpur - 721 305**. Tel: (03222) 227 627 / 657. Fax: (03222) 227683. HDFC AMC Ltd., Menaka Estate, 1st Floor, 3 Red Cross Place, **Kolkata - 700 001**. Tel: 033 - 22427849 / 53 / 56 / 59, Fax: 033 - 22439582. Gitanjali Complex, 2nd Floor, Above Corporation Bank, Sevoke Road, **Siliguri - 734 001**. Tel: (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, II 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, SP 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, Ariens Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, **Vadodara - 390 007.** **JHARKAND :** Millennium Tower, S-4 Ground Floor, R- Road, Bistupur, **Jamshedpur - 831 001.** **KARNATAKA :** Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), **Bangalore - 560 042.** G 4 & 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, **Mangalore - 575 003.**
KERALA : Door No. 64/5871 - D, 3rd Floor, Ittoop's Imperial Trade Center, 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, Behind Shabari, New Ramdaspath, **Nagpur - 440 010.** Nirmitti 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 :** 304-305, III Floor, Kanchenjunga Building, 18, Barakhamba Road, **New Delhi - 110 001.** **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.** Shop no. 20-21 (Ground Floor), Prince Market, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, P.O: Model Town, **Ludhiana - 141 002.** • **RAJASTHAN :** G-III, Park Saroj, Behind Ashok Nagar Police Station, R-7, Yudhisthir Marg, C-Scheme, **Jaipur - 302 001.** 1/5, Nirmal Tower, 1st Chopasani Road, **Jodhpur - 342 003.** **TAMIL NADU :** 66, Lokmanya Street (West), Ground Floor, R. S. Puram, **Coimbatore - 641 002.** 178/10, Kodambakkam High Road, Opp. Hotel Palm Grove, Nungambakkam, **Chennai - 600 034.** **UTTAR PRADESH :** 106 - 107 - 108, 1st Floor, IInd Phase, City Centre, 63/2, The Mall, **Kanpur - 208 001.** C-81, 1st floor, Sector - 2, **Noida - 201 301.** Off# 4, 1st Floor, Centre Court, 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, I Floor, Pallavi Towers, **Ananthapur - 515 001.** D. No. 5-38-44, 5/1, Brodipet, Near Ravi Sankar Hotel, **Guntur - 522 002.** Bandi Subbaramaiah Complex, Door No: 3/1718, Shop No: 8, Raja Reddy Street, Besides Bharathi Junior College, **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, Immadisetty Towers, Ranganayakulapet Road, Santhapet, **Nellore - 524 001.** D. No. 7-27-4, Krishna Complex, Baruvuri Street, T. Nagar, **Rajahmundry - 533 101.** Shop No.14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bye Pass Road, **Tirupathi - 517 501.** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, **Vijayawada - 520 010.** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, **Warangal - 506 001.** **ASSAM :** Old Post Office Lane, Bye Lane No 1, Rehabari, **Guwahati - 781 008.** **BIHAR :** Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, **Bhagalpur - 812 002.** Brahman Toil, Durga Asthan, Gola Road, **Muzaffarpur - 842 001.** **CHHATTISGARH :** 209, Khichariya Complex, Near Nehru Nagar SQ, **Bhilai - 490 020.** Beside HDFC Bank, Link Road, **Bilaspur - 495 001.** Tel: (7752) 327 886 / 887. C-23, Sector 1, Devendra Nagar, **Raipur - 492 004.** **GOA :** Virginkar Chambers, 1st floor, Near Kamat Milan Hotel, New Market, Near Lily Garments, Old. Station Road, **Margao - 403 601.** **GUJARAT :** No. 101, A P Towers, B/H Sardar Gunj, Next to Nathwani Chambers, **Anand - 388 001.** Shop No - F-56, 1st Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, **Ankleshwar - 393002.** 305-306, Sterling Point, Waghawadi, Opp. HDFC Bank, **Bhavnagar - 364 002.** Office No. 17, 1st Floor, Municipal Bldg, Opp. Hotel Prince Station Road, **Bhuj - 370 001.** Kailash Complex, Opp. Khedut Decor, **Gondal - 360 311.** 217/218, Manek Centre, P. N. Marg, **Jamnagar - 361 001.** Circle Chowk, Near Choksi Bazar Kaman, **Junagadh - 362 001.** 1st Floor, Subhadra Complex, Urban Bank Road, **Mehsana - 384 002.** Dinesh Vasani & Associates, 103-Harekrishna Complex, Above IDBI Bank, Near Vasant Talkies, Chinnabai Road, **Navasari - 396 445.** . Gita Nivas, 3rd Floor, Opp. Head Post Office, Halar Cross Lane, **Valsad - 396 001.** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, **Vapi - 396 195.** **HARYANA :** Opposite PEER, Bal Bhawan Road, **Ambala City - 134 003.** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, **Faridabad - 121 001.** SCO - 16, First Floor, Sector - 14, **Gurgaon - 122 001.** 12, Opp. Bank of Baroda, Red Square Market, **Hisar - 125 001.** 83, Devi Lal Shopping Complex, Opp ABN AMRO Bank, G. T. Road, **Panipat - 132 103.** 205, 2nd Floor, Bldg No. 2, Munjal Complex, Delhi Road, **Rohtak - 124 001.** 124 - B / R, Model Town, **Yamuna Nagar - 135 001.** **HIMACHAL PRADESH :** 1st Floor, Opp. Panchayat Bhawan Main Gate, Bus Stand, **Shimla - 171 001.** **JAMMU & KASHMIR :** JRDs Heights, Lane Opp. S&S Computers, Near FBI Building, Sector 14, Nanak Nagar, , **Jammu - 180 004.** **JHARKHAND :** Mazzanine Floor, F-4, City Centre Sector 4, Bokaro Steel City, **Bokaro - 827 004.** S. S. M. Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, **Deoghar - 814 112.** Urmila Towers, Room No. 111, 1st Floor, Bank More, **Dhanbad - 826 001.** Municipal Market, Annanda Chowk, **Hazaribagh - 825 301.** 4, HB Road No. 206, 2nd Floor, Shri Lok Complex, **Ranchi - 834 001.** **KARNATAKA :** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, **Belgaum - 590 006.** # 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), **Bellary - 583 101.** #13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P J Extension, **Davangere - 577 002.** No. 204 - 205, 1st Floor, 'B' Block, Kundagol Complex, Opp. Court, Club Road, **Hubli - 580 029.** No.3, 1st Floor, CH.26, 7th Main, 5th Cross (Above Trishakti Medicals) Saraswati Puram, **Mysore - 570 009.** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, **Shimoga - 577 201.** **KERALA :** Doctor's Tower Building, 1st Floor, Door No. 14/2562, North of Iorn Bridge, Near Hotel Arcadia Regency, **Alleppey - 688 001.** Room No. 14/435, Casa Marina Shopping Centre, Talap, **Kannur - 670 004.** Kochupilamoodu Junction, Near VLC, Beach Road, **Kollam - 691 001.** Building No.: KMC IX / 1331 A, Opp. Malayala Manorama, Railway Station Road, Thekkumoottil, **Kottayam - 686 001.** 29/97G, 2nd Floor, Gulf Air Building, rayidathupalam, Mavoor Road, **Kozhikode - 673 016.** 10 / 688, Sreedevi Residency, Mettupalayam Street, **Palakkad - 678 001.** Room No. 26 & 27, Dee Pee Plaza, Kokkalai, **Thrissur - 680 001.** R. S. Complex, Opp. LIC Building, Pattom, P.O., **Trivandrum - 695 004.** Central Tower, Above Indian Bank, Cross Junction, **Thiruvalla - 689 101.** **MADHYA PRADESH :** G-6, Global Apartment, Phase-II, Opposite Income Tax Office, Kailash Vihar City Centre, **Gwalior - 474 011.** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, **Jabalpur - 482 001.** **MAHARASHTRA :** Opp. FLT Science College, Civil Lines, **Akola - 444 001.** 81, Gulsham Tower, Near Panchsheel, **Amaravati - 444 001.** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, **Aurangabad - 431 001.** 70, Navipeth, Opp. Old Bus Stand, **Jalgaon - 425 001.** 2 B, 3rd Floor, Ayodhya Towers, Station Road, **Kolhapur - 416 001.** Raturang Bungalow, 2, Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, **Nasik - 422 005.** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, **Satara - 415 002.** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, **Solapur - 413 001.** 3rd Floor, Nalanda Chambers, " B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, **Thane (W) - 400 602.** **ORISSA :** B. C. Sen Road, **Balasore - 756 001.** Gandhi Nagar Main Road, 1st Floor, Upstairs of Aroon Printers, **Berhampur - 760 001.** Near Indian Overseas Bank, Cantonment Road, Mala Math, **Cuttack - 753 001.** 1st Floor, Mangal Bhawan, Phase II, Power House Road, **Rourkela - 769 001.** Opp. Town High School, Sansarak, **Sambalpur - 768 001.** **PONDICHERY :** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), **Pondicherry - 605 001.** **PUNJAB :** SCO - 18J, 'C' Block Panjit Avenue **Amritsar - 143 001.** 2907 GH, GT Road, Near Zilla Parishad, **Bhatinda - 151 001.** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, **Jalandhar - 144 001.** 35, New Lal Bagh Colony, **Patiala - 147 001.** **RAJASTHAN :** AMC No. 423/30, Near Church, Brahampuri, Opposite T B Hospital, Jaipur Road, **Ajmer - 305 001.** 256 - A, Scheme No. 1, Arya Nagar, **Alwar - 301 001.** Indraparshita Tower, Shop Nos. 209 - 213, Second Floor, Shyam Ki Sabji Mandi, Near Mukharji Garden, **Bhilwara - 311 001.** F 4, 5, Bothra Complex, Modern Market, **Bikaner - 334 001.** B-33 'Kalyan Bhawan', Triangle Part ,Vallabh Nagar, **Kota - 324 007.** 18 L Block, **Sri Ganganagar - 335 001.** 32, Ahinsapuri, Fatehpura Circle, **Udaipur - 313 004.** **TAMILNADU :** Ground Floor, 148, Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, **Chennai - 600 097.** 171-E, Sheshaiyer Complex, First Floor, Agraharam Street, **Erode - 638 001.** 126 GVP Towers, Kovai Road, Basement of Axis Bank, **Karur - 639 002.** Jailani Complex, 47, Mutt Street, **Kumbakonam - 612 001.** 86/71-A, Tamil Sangam Road, **Madurai - 625 001.** No. 2, 1st Floor, Vivekanand Street, New Fairland, **Salem - 636 016.** 1st Floor, Mano Prema Complex, 182/6, S.N. High Road, **Tirunelveli - 627 001.** No. 1 (1), Binny Compound, 2nd Street, Kumaran Road, **Tiruppur - 641 601.** No. 8, 1st Floor, 8th Cross West Extn., Thillainagar, **Trichy - 620 018.** No.54, 1st Floor, Pillaiyar (Kil) Street, Thottapalayam, **Vellore - 632 004.** **TRIPURA :** Krishnanagar, Advisor Chowmuhani (Ground Floor), **Agartala - 799 001.** **UTTAR PRADESH :** No. 8, II Floor, Maruti Tower, Sanjay Place, **Agra - 282 002.** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, **Aligarh - 202 001.** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, **Allahabad - 211 001.** F-62, 63, IInd Floor, Butler Plaza Commercial Complex, Civil Lines, **Bareilly - 243 001.** 113/6 I Floor, Navyug Market, **Ghaziabad - 201 002.** Shop No. 3, 2nd Floor, Cross Road, A. D. Chowk Bank Road, **Gorakhpur - 273001.** Opp. SBI Credit Branch, Babu Lal Karkhana Compound, Gwalior Road, **Jhansi - 284 001.** B-612 'Sudhakar', Lajpat Nagar, **Moradabad - 244 001.** 108, 1st Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, **Meerut - 250 002.** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, **Saharanpur - 247 001.** C-28/142 - 2A, Near Teliya Bagh Crossing, Teliya Bagh, **Varanasi - 221 002.** **UTTARANCHAL :** 204/121, Nari Ship Mandir Marg, Old Connaught Place, **Dehradun - 248 001.** **WEST BENGAL :** Block - G, 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab, P. O. Ushagram, **Asansol - 713 303.** 399, G T Road, Opposite of Talk of the Town, **Burdwan - 713 101.** City Plaza Building, 3rd Floor, City Centre, **Durgapur - 713 216 A - 1/50,** Block - A, **Kalyani - 741 235.** Shivhare Niketan, H. No. 29/11, Ward No. 15, Malancha Main Road, Opposite UCO Bank, **Kharagpur - 721 301.** No.7, Swamiji Sarani, Ground Floor, Hakimpara, **Siliguri - 734 001.**

C. List of Limited Transaction Points (LTPs) of Computer Age Management Services Pvt. Ltd. (CAMS), Registrar & Transfer Agents of HDFC Mutual Fund. These LTPs of CAMS will be the 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. These LTPs will accept transaction / service requests from Monday to Friday between 12 p.m. and 3 p.m. only.

CAMS – OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS (Post NFO Period) *Contd.*

ANDHRA PRADESH : Shop No: 11 - 2 - 31/3, 1st Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, **Khammam - 507 001**. No. 5-6-208, Saraswathi Nagar, **Nizamabad - 503 001**. "Dwarakamayee", D. No. 8 / 239, Opp. Saraswathi Type Institute, Sreeramula Peta, **Proddatur - 516 360**. Door No. 4 - 1 - 62, Adjacent to Idea Show Room, Palakonda Road, **Srikakulam - 532 001**. **BIHAR**: Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I. P. Road, Benta, Laheriasarai, **Darbhangha - 846 001**. **GOA** : Office No. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank Ltd, Angod, **Mapusa - 403 507**. No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvridha Complex, Near ICICI Bank, Vasco da Gama – 403 802 Tel. No : (0832) 3251755 / 640. **GUJARAT** : F-108, Rangoli Complex, Station Road, Bharuch - 392 001. Tel: 9825304183. Plot No. 261, 1st Floor, Sector 1A, Om Mandap Galli, **Gandhidham - 370 201**. D-78, First Floor, New Durga Bazar, Near Railway Crossing, **Himmatnagar - 383 001**. 8, Ravi Kiran Complex, Ground Floor, Nanakumbh Nath Road, **Nadiad - 387 001**. Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, **Palanpur - 385 001**. II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road , **Porbandar – 360 575**. Tel: (02692) 325071/320704. 2 M I Park, Near Commerce College, Wadhwan City, **Surenranagar – 363 035**.10/11, Maruti Complex, Opp. B R Marbles, Highway Road, **Unjha - 384 170**. Tel: (02762) 323 985 / 117. **HARYANA** : 7, 1st Floor, Kunjapura Road, Opp Bata Showroom, **Karnal - 132 001**. Tel: 09813999809 Gali No.1, Old Court Road, Near Railway Station Crossing, **Sirsa - 125 055**. Shop No. 5, PP Tower, Ground Floor, Opp. Income Tax Office, **Sonepat - 131 001**. **HIMACHAL PRADESH**: 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, **Solan - 173 212**. **KARNATAKA**: Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, **Gulbarga - 585 101**. Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, **Manipal - 576 104**. **MADHYA PRADESH** : Office No. 1, Parasia Road, Near Mehta Colony, **Chhindwara - 480 001**. 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, **Katni - 483501**. 18, Ram Bagh, Near Scholar's School, **Ratlam - 457 001**. Opp. Somani Automobilies, Bhagwananj, **Sagar – 470 002**. 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, **Satna - 485 001**. 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, **Ujjain - 456 010**. **MAHARASHTRA** : 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, **Ahmednagar – 414 001**. 3, Adelaide Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, **Bhusawal - 425 201**. Above Mustafa Décor, Hakim Plaza, Near Jethpura Gate, Near Bangalore Bakery, Kasturba Road, **Chandrapur - 422 402**. H. No. 1793 / A, J.B. Road, Near Tower Garden, **Dhule – 424 001**. Shop No.6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, **Jalna - 431 203**. 12/178 Behind Congress Committee Office, Ichalkaranji, **Kolhapur District - 416 115**. Vypari Dharm Shala, Office No. 2, 2nd Floor, Above Dr. Mahesh Unnai Hospital, Near Kamdar Petrol Pump, Main Road, **Latur - 413 531**. CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri (E), Mumbai - 400 069. Andheri (E), **Mumbai - 400 069**. Tel: (022) 25261431. Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, **Nanded - 431 605**. Kohinoor Complex, Near Natya Theatre, Nachane Road, **Ratnagiri - 415 639**. Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, **Sangli - 416 416**. Tel: 09326016616. Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, **Yavatmal - 445 001**. **ORISSA**: Smilipada, **Angul - 759 122**. **PUNJAB** : Near Archies Gallery, Shimla Pahari Chowk, **Hoshiarpur - 146 001**. Shop No 3, Bank of India Building, Guru Amar Dass Market, **Khanna - 141 401**. Ground Floor, Adjoining TATA Indicom Office, Dutt Road, **Moga - 142 001**. 13 - A, 1st Floor, Gurjeet Market, Dhangu Road, **Pathankot - 145 001**. **RAJASTHAN** : 3 Ashok Nagar, Near Heera Vatika, **Chittorgarh-312 001**. **TAMIL NADU** : 16A/63A, Pidamaneri Road, Near Indoor Stadium, **Dharmapuri - 636 701**. Shop No. 8, J. D. Plaza, Opp. TNEB Office, Royakotta Road, **Hosur - 635 109** (Outstation Cheques will be accepted). New No. 38, Vallal Pachayappan Street, Near Pachayappas High School, **Kanchipuram - 631 501**. 156A / 1, First Floor, Lakshmi Vilas Building, Opp. to District Registrar Office, Trichy Road, **Namakkal - 637 001**. D. No. 59A/1, Railway Feeder Road, (Near Railway Station), **Rajapalayam - 626 117**. 1112, West Main Street, **Tanjore - 613 009**. 1-A/25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, **Tuticorin - 628 008**. **UTTARAKHAND** : Durga City Centre, Nainital Road, **Haldwani - 263 139**. 22 Civil Lines, Ground Floor, Hotel Krish Residency, **Roorkee - 247 667**. **UTTAR PRADESH** : Office No. 3, 1st Floor, Jamia Shopping Complex, Opposite Pandey School, Station Road, **Basti - 272 002**. 64, Cantonment, Near GPO, **Faizabad - 224 001**. Shop No. 19, 1st Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, **Firozabad - 283 203**. 248, Fort Road, Near Amber Hotel, **Jaunpur - 222 001**. 159 / 160, Vikas Bazar, **Mathura - 281 001**. 17, Anand Nagar Complex, **Rae Bareli - 229 001**. Bijlipura, Near Old District 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**. 33, C.R Avenue, 2nd floor, Room No.13, Kolkata - 700 012. 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.

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

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

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

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, J P Morgan Chase Bank, N.A., 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 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.



Continuing a tradition of trust

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

Registered Office :

Ramon House, 3rd Floor, H.T. Parekh Marg,
169, Backbay Reclamation, Churchgate, Mumbai 400 020
Tel.: 022-66316333 Toll Free no. 1800 233 6767
Fax : 022-22821144
e-mail for Investors: cliser@hdfcfund.com
e-mail for Distributors: broser@hdfcfund.com
website : www.hdfcfund.com