



Application Form for Equity, Balanced, MIP and ELSS Schemes

HDFC GROWTH FUND • HDFC EQUITY FUND • HDFC TOP 200 FUND • HDFC CAPITAL BUILDER FUND • HDFC BALANCED FUND • HDFC PRUDENCE FUND • HDFC LONG TERM ADVANTAGE FUND* • HDFC TAXSAVER* • HDFC INDEX FUND • HDFC CORE & SATELLITE FUND • HDFC ARBITRAGE FUND • HDFC PREMIER MULTI-CAP FUND • HDFC MF MONTHLY INCOME PLAN (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus) * (an open-ended equity linked savings scheme with a lock-in period of 3 years)

Continuing a tradition of trust.

Offer of Units At Applicable NAV

CEQ

Investors must read the Key Information Memorandum and the instructions before completing this Form. The Application Form should be completed in English and in BLOCK LETTERS only.

KEY PARTNER / AGENT INFORMATION

| | | |
|------------------------------|--|---------|
| Name and AMFI Reg. No. (ARN) | Sub Agent's Name and Code / Bank Branch Code | MO Code |
| ARN- | | |

FOR OFFICE USE ONLY

| | | | |
|-----------------|-----------|-------------------|------------------|
| Date of Receipt | Folio No. | Branch Trans. No. | ISC Name & Stamp |
| | | | |

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

1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, please fill in your folio number, complete details in section 2 and proceed to section 6. Refer instruction 2).

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

2. PAN AND KYC COMPLIANCE STATUS DETAILS (MANDATORY)

| | | |
|-----------------------------------|------------------------------|--|
| | PAN # (refer instruction 12) | KYC Compliance Status (Mandatory for Rs.50,000 & above)** (if yes, attach proof) |
| First / Sole Applicant / Guardian | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Second Applicant | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Third Applicant | | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Please attach PAN proof. If PAN is already validated, please don't attach any proof. ** Refer instruction 14

3. 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"/> Society / Club | <input type="checkbox"/> Others | (please specify) | | |

MODE OF HOLDING [Please tick (✓)]

| |
|---|
| <input type="checkbox"/> Single |
| <input type="checkbox"/> Joint |
| <input type="checkbox"/> Anyone or Survivor |

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

| | | |
|--------------------------------------|---|---------------------------------------|
| <input type="checkbox"/> Service | <input type="checkbox"/> Student | <input type="checkbox"/> Professional |
| <input type="checkbox"/> Housewife | <input type="checkbox"/> Business | <input type="checkbox"/> Retired |
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Proprietorship | |
| <input type="checkbox"/> Others | (please specify) | |

4a. UNIT HOLDER INFORMATION (refer instruction 3)

| | |
|--|--|
| NAME OF FIRST / SOLE APPLICANT | DATE OF BIRTH (Mandatory in case of Minor) |
| Mr. Ms. M/s. | DD MM YYYY |
| Nationality | |
| 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 |
| NAME OF THE SECOND APPLICANT <input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI [Mandatory Please tick (✓)] | Contact No. |
| Mr. Ms. | |
| Nationality | |
| NAME OF THE THIRD APPLICANT <input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI [Mandatory Please tick (✓)] | |
| Mr. Ms. | |
| Nationality | |
| MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address may not be sufficient) | |
| CITY | STATE |
| OVERSEAS ADDRESS (Mandatory in case of NRIs/FIs) (P.O. Box Address may not be sufficient) | PIN CODE |
| CONTACT DETAILS OF FIRST / SOLE APPLICANT | STD Code |
| Telephone : Off. | Res. |
| Fax | E-Mail |
| | Mobile |

4b. POWER OF ATTORNEY (PoA) HOLDER DETAILS

NAME OF PoA
Mr. Ms. M/s.

PAN* [Please tick (✓)] KYC Compliance Status Proof** * Refer Instruction 12 ** Refer Instruction 14

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

Account No. Name of the Bank

Branch Bank City

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

*** Refer Instruction 4b (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) The 9 digit MICR Code number of my/our Bank & Branch is**: (The 9 digit code appears on your cheque next to the cheque number) ** Refer Instruction 8 (Mandatory for Dividend Payout via ECS)

6. e-SERVICES OPTIONS (SAVE PAPER, SAVE TREES) [Please tick (✓)] (refer instruction 9)

HDFCFund & HDFCFMF Mobile - I/We would like register for my/our HDFCFMF Personal Identification Number (HPIN) to transact online.

i) **Mandatory information to be provided:**

a) Email address:
(if the address given herein is different from the email address under section 4a, the email address under section 6(i) 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)

ii) **eDocs**: I/We wish to receive account statements, newsletters, annual reports and other statutory information documents by email in lieu of physical documents (Email address is mandatory).

iii) **eAlerts**: I/We would like to receive SMS updates (Mobile number in section 4a is mandatory).

... 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 or 18002336767 (Toll Free)]

HDFC MUTUAL FUND
Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020

Date :

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

an application for Purchase of Units of HDFC Growth Fund HDFC Equity Fund HDFC Top 200 Fund HDFC Capital Builder Fund

HDFC Balanced Fund HDFC Prudence Fund HDFC Long Term Advantage Fund HDFC TaxSaver HDFC Index Fund

HDFC Core & Satellite Fund HDFC Arbitrage Fund HDFC Premier Multi-Cap Fund HDFC MF Monthly Income Plan

alongwith Cheque / DD as detailed overleaf. **Please Note** : All Purchases are subject to realisation of cheques / demand drafts.

CEQ

ISC Stamp & Signature

7. INVESTMENT DETAILS – Please (✓) Choice of Scheme / Plan / Option (refer instruction 5)

| | | | | | | | | | |
|--|--|--|---|---|---|---|--|--|--|
| <input type="radio"/> HDFC Growth Fund <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment | | <input type="radio"/> HDFC Equity Fund <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment | | <input type="radio"/> HDFC Top 200 Fund <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment | | <input type="radio"/> HDFC Capital Builder Fund <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment | | <input type="radio"/> HDFC Balanced Fund <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment | |
| <input type="radio"/> HDFC Prudence Fund <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment | | | <input type="radio"/> HDFC Long Term Advantage Fund (Lock-in period: 3 years) <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment | | | <input type="radio"/> HDFC TaxSaver (Lock-in period: 3 years) <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment | | | |
| <input type="radio"/> HDFC Index Fund <input type="checkbox"/> SENSEX Plan <input type="checkbox"/> Nifty Plan <input type="checkbox"/> SENSEX Plus Plan Growth Option only | | | <input type="radio"/> HDFC Core & Satellite Fund <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment | | <input type="radio"/> HDFC Arbitrage Fund <input type="checkbox"/> Wholesale Plan <input type="checkbox"/> Retail Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option (Quarterly) ○ Payout ○ Reinvestment <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option (Quarterly) ○ Payout ○ Reinvestment ○ Payout ○ Reinvestment | | | | |
| <input type="radio"/> HDFC Premier Multi-Cap Fund <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment | | | <input type="radio"/> HDFC MF Monthly Income Plan <input type="checkbox"/> Short Term Plan <input type="checkbox"/> Long Term Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Monthly ○ Quarterly ○ Monthly ○ Quarterly ○ Payout ○ Payout ○ Payout ○ Payout ○ Reinvestment ○ Reinvestment ○ Reinvestment ○ Reinvestment | | | | | | |

8. PAYMENT DETAILS (refer instruction 6) (Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.)

| | | | |
|---|--|-------------------------------|--|
| Cheque / DD No. | | Cheque / DD Date | |
| Amount of Cheque/DD/RTGS in figures (Rs.) (i) | | Drawn on Bank / | |
| DD charges, if any, in figures (Rs.) (ii) | | Branch Name) | |
| Total Amount (i) + (ii) | in figures (Rs.) | Account No. (For Cheque Only) | |
| | 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. NOMINATION (refer instruction 11)

I / We _____, _____ and _____

(Unit holder 1) (Unit holder 2) (Unit holder 3)

do hereby nominate the person(s) more particularly described hereunder/ and/ cancel the nomination made by me/ us on the _____ day of _____ in respect of the Units under Folio No. _____ (* strike out which is not applicable)

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

10. DOCUMENTS ENCLOSED (Please ✓)

APPLICATIONS ENCLOSED (Please ✓)

| | | | | | |
|---|--|------------------------------------|--|---|---|
| <input type="checkbox"/> Memorandum & Articles of Association | <input type="checkbox"/> Trust Deed | <input type="checkbox"/> Bye-Laws | <input type="checkbox"/> Partnership Deed | <input type="checkbox"/> Systematic Investment Plan | <input type="checkbox"/> SIP Enrolment Form |
| <input type="checkbox"/> Resolution / Authorisation to invest | <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s) | <input type="checkbox"/> PAN Proof | <input type="checkbox"/> KYC Compliance Status Proof | <input type="checkbox"/> Cheques | |
| <input type="checkbox"/> Power of Attorney | | | | <input type="checkbox"/> SIP Auto Debit Facility | |

11. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA DIRECT CREDIT / NEFT / ECS (refer instruction 8)

Unit holders will receive their redemption / dividend proceeds (if any) directly into their bank account (as furnished by them in Section 5) as per the following arrangements:

(i) **Direct Credit** for bank accounts with ABN AMRO Bank NV, Axis Bank Limited, Citibank N.A, Deutsche Bank AG, HDFC Bank Limited, The Hongkong and Shanghai Banking Corporation, ICICI Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Ltd., Standard Chartered Bank and YES Bank Limited.

(ii) **Electronic credit through National Electronic Funds Transfer (NEFT)** System of RBI for bank accounts other those mentioned in section no 11 (i).

(iii) **Electronic credit through Electronic Clearing System (ECS)** facility of RBI to receive dividend proceeds, if any, for bank accounts other those mentioned in section no. 11 (i).

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

12. DECLARATIONS & SIGNATURE/S (refer instruction 10)

I / We have read and understood the terms and contents of the Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information of HDFC Mutual Fund. I / We hereby apply to the Trustee of HDF Mutual Fund for allotment of Units of the Scheme(s) of HDFC Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I / We have understood the details of the Scheme(s) and 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 declare that I/We am/are authorised to make this investment 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. I/We declare that the information given in this application form is correct, complete and truly stated.

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

| | |
|-----------------------------------|--|
| First / Sole Applicant / Guardian | Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft. |
| Second Applicant | |
| Third Applicant | |

| Particulars | SCHEME NAME / PLAN / OPTION | SCHEME NAME / PLAN / OPTION |
|------------------------------------|-----------------------------|-----------------------------|
| Scheme Name / Plan / Option | | |
| Cheque / DD No. / Date | | |
| Drawn on (Name of Bank and Branch) | | |
| Amount in figures (Rs.) | | |

TERMS & CONDITIONS

- SIP is available to investors in the following Scheme(s) of HDFC Mutual Fund: HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund (an open-ended equity linked savings scheme with a lock-in period of 3 years - formerly HDFC Tax Plan 2000), HDFC TaxSaver (an open-ended equity linked savings scheme with a lock-in period of 3 years), HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Cash Management Fund - Treasury Advantage Plan, HDFC Gift Fund, HDFC Floating Rate Income Fund and HDFC Multiple Yield Fund - Plan 2005

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

- The SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (D), where boxes have been provided. The SIP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund or at the Official Points of Acceptance of Transaction(s) of Computer Age Management Services Pvt. Ltd. (CAMS).

This Form is not applicable for investments through Micro Systematic Investment Plan (Micro SIP) i.e upto Rs. 50,000 per year per investor. For investment through Micro SIP investor is required to fill up Micro SIP Enrolment Form available at any of our ISCs or on our website www.hdfcfund.com.

- Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the SIP Enrolment Form. Existing unit holders should provide only Folio Number, complete details in section 2 and proceed to Section 5. Unitholders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders' name should match with the details in the existing folio number, failing which the application form is liable to be rejected.

- New investors who wish to enroll for SIP are required to fill the SIP Enrolment Form along with the respective Scheme Application Form. New investors are advised to read the Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information carefully before investing. The Scheme Information Document(s) / Key Information Memorandum(s) of the respective Scheme(s) and Statement of Additional Information are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com.

b. New investors need not have an existing folio for investments into respective schemes / plans / options. Such investors can start a folio with a SIP.

New investors should take a note of the following requirements:

The provision for "Minimum Application Amount" specified in the respective Scheme Information Document **will not be applicable** for SIP investments e.g. the minimum application amount for new investors in HDFC Equity Fund - Growth Option is Rs. 5,000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 500/-.

- SIP offers investors the following two Plans:

i) Monthly Systematic Investment Plan (MSIP)

ii) Quarterly Systematic Investment Plan (QSIP)

- Under the MSIP, the investor must submit post-dated cheques for each month. An investor is eligible to issue only one cheque for each month. For example, an investor cannot issue one cheque for June 1st and the other for June 25th under the same SIP Enrolment Form. Under the QSIP, the investor must submit post-dated cheques for each quarter. An investor is eligible to issue only one cheque for each quarter. There should be a gap of three months between two cheques. For example, an investor cannot issue one cheque for April 1st and the other for May 1st under the same SIP Enrolment Form. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Both MSIP and QSIP cannot be co-mingled. A separate SIP Enrolment Form must be filled for MSIP and QSIP.

The details of minimum amount per cheque, minimum number of cheques, maximum duration, entry load, exit load, etc. under MSIP and QSIP are given below:

i) Minimum Amount per Cheque/installment

| | Schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund* | HDFC TaxSaver* and HDFC Long Term Advantage Fund* |
|------|--|---|
| MSIP | Rs. 500/- and in multiples of Rs. 100/- thereafter | Rs. 500/- and in multiples of Rs. 500/- |
| QSIP | Rs. 1,500/- and in multiples of Rs. 100/- thereafter. | Rs. 1,500/- and in multiples of Rs. 500/- thereafter. |

ii) Total Minimum Number of Cheques/installments

| | Schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund* | HDFC TaxSaver* and HDFC Long Term Advantage Fund* |
|------|--|---|
| MSIP | <ul style="list-style-type: none"> In respect of each SIP Installment less than Rs. 1,000/- in value: 12 In respect of each SIP Installment equal to or greater than Rs. 1,000/- in value: 6 | 6 |
| QSIP | <ul style="list-style-type: none"> In respect of each SIP Installment less than Rs. 3,000/- in value: 4 In respect of each SIP Installment equal to or greater than Rs. 3,000/- in value: 2 | 2 |

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

- There is no maximum duration for SIP enrolment for HDFC Equity Fund, HDFC Growth Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Balanced Fund and HDFC Prudence Fund. In case of all other Schemes eligible for SIP facility,

(except HDFC Children's Gift Fund) if the SIP enrolment period specified by the unit holder is more than 5 years, then the SIP enrolment will be deemed to be for a period of 5 years and processed accordingly.

In case of HDFC Children's Gift Fund investors (Donor) on behalf of the Unit Holder (i.e. the beneficiary child) can enroll for the Recurring Investment Facility (RIF) / Recurring Saving Facility (RSF) for a period until the Unit Holder attains the age of 18 years. The RIF / RSF facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

- The Load Structure for investments through SIP is as follows:

(a) Entry Load: Not Applicable.

Pursuant to SEBI circular no. SEBI/MD/CIR.No.4/168230/09 dated June 30, 2009, no entry load will be charged with respect to applications for registrations under systematic investment plans accepted by the Mutual Fund with effect from August 1, 2009. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

(b) Exit Load :

| Name of the Scheme | Exit Load |
|--|--|
| HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Balanced Fund and HDFC Prudence Fund | <ul style="list-style-type: none"> In respect of each SIP installment less than Rs. 5 crore in value, an Exit Load of 1.00% in payable if Units are redeemed / switched-out within 1 year from the date of allotment. In respect of each SIP installment equal to or greater than Rs. 5 crore in value, no Exit Load is payable. |
| HDFC Long Term Advantage Fund*, HDFC TaxSaver* and HDFC Floating Rate Income Fund - Short Term Plan | NIL |
| HDFC Arbitrage Fund | <ul style="list-style-type: none"> In respect of each purchase/switch-in of units, an Exit Load of 0.50% is payable if Units are redeemed / switched-out within 3 months from the date of allotment. No Exit Load is payable if units are redeemed / switched-out after 3 months from the date of allotment. |
| HDFC Children's Gift Fund - Investment Plan and Savings Plan | <ul style="list-style-type: none"> For units subject to Lock-in Period : NIL For units not subject to Lock-in Period : <ul style="list-style-type: none"> - 3% if the units are redeemed / switched-out within one year from the date of allotment; - 2% if the units are redeemed / switched-out between the first and second year of the date of allotment; - 1% if the units are redeemed / switched-out between the second and third year of the date of allotment; - NIL if units are redeemed / switched-out after the third year from the date of allotment. |
| Schemes other than those mentioned above | Applicable Exit Load, if any, in the Scheme/Plan/option as on the date of allotment of units will be levied. |

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

Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for current Load Structure.

- All SIP cheques must be dated 1st, 5th, 10th, 15th, 20th or 25th of a month. All SIP cheques under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for MSIP for the period July - December 2009 for total amount of Rs. 60,000/-, he will be required to issue six cheques all bearing the same date (except for first SIP cheque which could be of any date) and same amount. It may, however, be noted that the first SIP cheque could be of any date, but all subsequent cheques should be dated either 1st, 5th, 10th, 15th, 20th or 25th. The first SIP cheque (of any date) and the subsequent cheque should not fall in the same month for the MSIP and should not fall in the same quarter for the QSIP.

- Units will be allotted on the above applicable dates. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of cheques. Further, in case of SIP investments accepted through cheques drawn on a location where ISCs of HDFC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.

- The cheques should be drawn in favour of "the specific Scheme / Plan" as applicable (e.g. in case of HDFC MF Monthly Income Plan - Short Term Plan, the cheque should be drawn in favour of "HDFC MF Monthly Income Plan - Short Term Plan") and crossed "A/c Payee Only". Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheques accompanying the SIP Enrolment Forms.

- Payment may be made by cheques drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.

Payment may also be accepted by direct debits to unit holders' bank accounts. For this purpose, unit holders are required to give standing instructions to their bankers (with whom HDFC Mutual Fund may have an arrangement from time to time) to debit their bank accounts at periodic intervals and credit the subscription proceeds to the HDFC Mutual Fund bank account. Currently, the arrangement for direct debit facility is with HDFC Bank, ICICI Bank, ING Vysya Bank, Axis Bank and ABN Amro Bank. Please contact the nearest Investor Service Centre for updated list. Investors / Unit holders may also enroll for SIP Auto Debit facility through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India. Investors / Unit holders may also enroll for SIP Direct Debit Facility available with Axis Bank Ltd., IDBI Bank Ltd., Kotak Mahindra Bank Ltd., IndusInd Bank Ltd., Union Bank of India, Bank of Baroda, Bank of India and Punjab National Bank and such other Banks / Branches which may

be included from time to time. In order to enroll for this facility, please fill-up the Application Form for SIP Auto Debit / ECS / Standing Instruction facility.

- Returned cheque(s) may not be presented again for collection. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.

- An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 working days for the first investment through SIP. The subsequent account statement will be despatched once every quarter ending March, June, September and December within 10 working days of the end of respective quarter. In case of specific request received from investors, Mutual Fund will provide the account statement to the investors within 5 working days from the receipt of such request without any charges. Further, soft copy of the account statement shall be mailed to the investors under SIP to their e-mail address on a monthly basis, if so mandated.

- Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 15 days prior to the due date of the next cheque. On receipt of such request, the SIP facility will be terminated and the balance post dated cheque(s) will be returned to the Unit holder.

- The SIP enrolment will be discontinued and the balance cheques, if any, will be returned to the unit holder in cases where three consecutive SIP Cheque(s) are not honored.

- Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be assigned / transferred / pledged / redeemed / switched-out until completion of 3 years from the date of allotment of the respective units.

16. Permanent Account Number (PAN)

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase*. 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. HDFC Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase* application, 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.#

Further, as per the Notification No. 288 dated December 1, 2004, every person who makes payment of an amount of Rs. 50,000 or more to a Mutual Fund for purchase of its units should provide PAN.

^ includes fresh/additional purchase, switch, Systematic Investment # / Transfer and Dividend Reinvestment / Dividend Transfer.

However, the requirement of PAN is exempted in respect of Systematic Investment Plan (SIP) upto Rs. 50,000/- per year per investor (Micro SIP).

Since dividend reinvestment / transfer of Rs. 50,000 or more qualifies as purchase of units for aforesaid Notification, PAN is required to process such reinvestment / transfer, failing which dividend reinvestment / transfer shall be automatically converted into payout option.

Applications not complying with the above requirement may not be accepted/ processed.

Additionally, in the event of any application form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any.

Please contact any of the Investor Service Centres / CAMS / Distributors or visit our website www.hdfcfund.com for further details.

17. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification programme, verify and maintain the record of identity and address(es) of investors.

In order to make the data capture and document submission easy and convenient for the investors, Mutual Fund Industry has collectively entrusted the responsibility of collection of documents relating to identity and address of the investor(s) to an independent agency [presently CDSL Ventures Limited ("CVL") which will act as central record keeping agency ("Central Agency")]. As a token of having verified the identity and address of the investor(s) and for efficient retrieval of records, the Central Agency will issue a KYC Acknowledgement Letter (previously known as Mutual Fund Identification Number - MIN* Allotment Letter) to each investor who submits an application and the prescribed documents to the Central Agency.

Investors should note that it is mandatory for all applications for subscription of value of Rs. 50,000/- and above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter) / Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com) using the PAN Number. 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 above the threshold.

The KYC status will be validated with the records of the Central Agency before allotting units. HDFC Mutual Fund will not be held responsible and/or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

* Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity.

- The Trustee reserves the right to change/modify the terms and conditions of the SIP.

| | |
|---|----------|
| S | AUTO |
| I | DEBIT |
| P | FACILITY |

Application Form

(Please read terms & conditions overleaf)



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

SIP via **ECS (Debit Clearing)** in select cities or via **Direct Debit/Standing Instruction** in select banks / branches only.

| KEY PARTNER / AGENT INFORMATION | | | FOR OFFICE USE ONLY | | | |
|---------------------------------|--|----------|---------------------|-----------|-------------------|------------------|
| Name and AMFI Reg. No. (ARN) | Sub Agent's Name and Code / Bank Branch Code | M O Code | Date of Receipt | Folio No. | Branch Trans. No. | ISC Name & Stamp |
| ARN- | | | | | | |

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

Date :

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

I/We have read and understood the contents of the Scheme Information Document(s) and Statement of Additional Information of the following Scheme and the terms & conditions of SIP enrolment and ECS (Debit Clearing) / Direct Debit / Standing Instruction and agree to abide by the same. I / We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I / We hereby apply to the Trustee of HDFC Mutual Fund.

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

| | | |
|---|---|--|
| <input type="checkbox"/> New Registration: For enrolment under the SIP via ECS (Debit Clearing) / Direct Debit / Standing Instruction of the following Scheme / Plan / Option. | <input type="checkbox"/> Change in bank account: For change in my / our bank account for ECS (Debit Clearing) / Direct Debit / Standing Instruction. | <input type="checkbox"/> Cancellation: For cancellation of ECS (Debit Clearing) / Direct Debit / Standing Instruction facility for SIP of the following Scheme / Plan / Option. |
|---|---|--|

INVESTOR AND SIP DETAILS

Sole / First Investor Name

PAN (Mandatory)#

Sole/1st Applicant / Guardian
Second Applicant
Third Applicant

#Please attach PAN Proof. If PAN is already validated, please don't attach any proof.

Application No. Folio No.

Scheme

Plan Option

Each SIP Amount (Rs.) Frequency Monthly Quarterly

First SIP Transaction via Cheque No. **Cheque Dated**

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

Amount (Rs.)

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

SIP Date [for ECS (Debit Clearing) / Direct Debit / Standing Instruction] 1st 5th 10th 15th 20th 25th

There should be a minimum time gap of 30 days and maximum time gap of 60 days between the first cheque for SIP investment and first installment of SIP through ECS (Debit Clearing) or Direct Debit / Standing Instruction.

SIP Period [for ECS (Debit Clearing) / Direct Debit] Start From

| | | | |
|---|---|---|---|
| M | M | Y | Y |
|---|---|---|---|

 End On** (please✓) Till further Notice _____ years & _____ months

** Please refer item no. 10 and 11 of Terms and Conditions

Mobile No. E-mail ID

Preferred messaging medium SMS: Yes No Email: Yes No Note : Please ✓ for your preferred medium of messaging.

I/We hereby, authorise HDFC Mutual Fund/HDFC Asset Management Company Limited and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / Direct Debit / Standing Instruction for collection of SIP payments.

PARTICULARS OF BANK ACCOUNT

Bank Name

Branch Name

Bank City

Account Number Account Type Savings Current Cash Credit

9 Digit MICR Code (Please enter the 9 digit number that appears after the cheque number)

Accountholder Name as in Bank Account

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS (Debit Clearing) / Direct Debit / Standing Instruction. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I / We would not hold the user institution responsible. I / We will also inform HDFC Mutual Fund/HDFC Asset Management Company Limited, about any changes in my bank account. I / We have read and agreed to the terms and conditions mentioned overleaf.

| | |
|---|---|
| First Account Holder's Signature <i>(As in Bank Records)</i> | Please write application Form No. / Folio No. on the reverse of the Cheque. |
| Second Account Holder's Signature <i>(As in Bank Records)</i> | |
| Third Account Holder's Signature <i>(As in Bank Records)</i> | |

BANKER'S ATTESTATION (FOR BANK USE ONLY)

Certified that the signature of account holder and the details of Bank account and its MICR code are correct as per our records

| | |
|--|---------------------|
| Signature of Authorised Official from Bank (Bank Stamp and Date) | Bank Account Number |
|--|---------------------|

For Office Use only (Not to be filled in by Investor)

Recorded on Scheme Code

Recorded by Credit Account Number

Authorisation of the Bank Account Holder (to be signed by the Investor)

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Direct Debit and that my payment towards my investment in HDFC Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing) / Direct Debit / Standing Instruction mandate form to get it verified & executed.

| | |
|---------------------|---|
| Bank Account Number | First Account Holder's Signature <i>(As in Bank Records)</i> |
| | Second Account Holder's Signature <i>(As in Bank Records)</i> |
| | Third Account Holder's Signature <i>(As in Bank Records)</i> |

TERMS & CONDITIONS

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

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

Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Belgaum, Bhilwara, Bhopal, Bhubaneswar, Burdwan, Calicut, Chandigarh, Chennai, Coimbatore, Dehradun, Dhanbad, Durgapur, Erode, Gadag, Gorakhpur, Guntur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kochi, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mangalgiri, Mangalore, Mumbai, Mysore, Nagpur, Nashik, Nellore, New Delhi, Panjim, Patna, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Sholapur, Siliguri, Surat, Tenali, Tirupur, Tirupati, Trichur, Trichy, Trivandrum, Udaipur, Udupi, Vadodara, Varanasi, Vijayawada, Vizag

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

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

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

B) SIP payment through Direct Debit Facility

List of banks / branches for SIP Direct Debit Facility *

| Banks | Branches |
|--|---|
| <ul style="list-style-type: none"> • Axis Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Limited, IndusInd Bank Limited and Union Bank of India • Bank of India, Bank of Baroda and Punjab National Bank | <ul style="list-style-type: none"> All Branches Select Branches |

* Please contact HDFC Mutual Fund Investor Service Centre for updated list of banks / branches eligible for Direct Debit Facility.

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

C) SIP payment through Standing Instruction

Currently, the Banks with which AMC has arrangement for SIP registration via Standing Instructions are:

• **HDFC Bank** • **ICICI Bank** • **ING Vysya Bank** • **Axis Bank** • **ABN Amro Bank**

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

Please contact HDFC Mutual Fund Investor Service Centre for updated list of banks eligible for Standing Instruction.

D) Common Terms & Conditions for above mentioned Facilities

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

1. The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit / Standing Instruction. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit / Standing Instruction is to be registered. However, investors need not submit the First Cheque for SIP enrollment provided the SIP Auto Debit Application Form is attested by the Bank from which SIP installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the SIP installment will be debited is attached to the form.
2. Unit holder need to submit only SIP Auto Debit Application Form in cases where the installment amount is less than Rs. 50,000 and mode of holding is **"other than Joint"**.
3. First SIP Cheque and subsequent SIP Installments via ECS (Debit Clearing) / Direct Debit / Standing Instruction should be of the same amount.
4. Please submit the following documents atleast 30 days before the first SIP date[^] for ECS (Debit Clearing) / Direct Debit / Standing Instruction :

| New Investors | Existing Investors |
|--|---|
| <ul style="list-style-type: none"> Application Form for the respective Scheme(s)** SIP Auto Debit Application Form First SIP Cheque | <ul style="list-style-type: none"> SIP Enrolment Form SIP Auto Debit Application Form First SIP Cheque |

[^] In case the auto debit start date as mentioned in the form does not satisfy this condition the first SIP date shall be rolled over to begin from the immediately following month /quarter / year, as applicable (provided the roll over SIP date does exceed the maximum time gap of 60 days between the first cheque for SIP investment and first installment of SIP through ECS (Debit Clearing) or Direct Debit) / Standing Instruction and also the end date shall accordingly get extended.

** included in the Key Information Memorandum

5. The cities / banks / branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of HDFC Mutual Fund / HDFC Asset Management Company Limited without assigning any reasons or prior notice. If any city / bank / branch is removed, SIP instructions for investors in such city / bank / branch via (ECS) (Debit Clearing) / Direct Debit / Standing Instruction route will be discontinued without prior notice.
6. Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
7. HDFC Mutual Fund / HDFC Asset Management Company Limited, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
8. HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to reject any application without assigning any reason thereof.
9. Please refer the Key Information Memorandum / Scheme Information Document(s) of respective Scheme(s) and Statement of Additional Information for Applicable NAV, Risk Factors, Load and other information.
10. The SIP enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the Bank Account [for ECS (Debit clearing)/ Direct Debit / Standing Instruction] is closed and request for change in bank account [for ECS (Debit clearing) / Direct Debit / Standing Instruction] is not submitted at least 30 days before the next SIP Auto Debit.
11. You can choose to change your bank account or discontinue this facility by giving thirty days written notice to any of our Investor Service Centres.