

SMS HDFCFMF to 56767



Continuous Offer

HDFC CHILDREN'S GIFT FUND

Open-ended Balanced Scheme



Offer of Units at Applicable NAV

KEY INFORMATION MEMORANDUM AND APPLICATION FORMS

Sponsors :

Housing Development Finance Corporation Limited

Registered Office :
Ramon House, H. T. Parekh Marg,
169, Backbay Reclamation,
Churchgate, Mumbai 400 020.

Standard Life Investments Limited

Registered Office :
1 George Street, Edinburgh, EH2 2LL,
United Kingdom.

Asset Management Company :

HDFC Asset Management Company Limited
A Joint Venture with Standard Life Investments Limited
Registered Office :
Ramon House, 3rd Floor, H. T. Parekh Marg,
169, Backbay Reclamation,
Churchgate, Mumbai 400 020.

Trustee :

HDFC Trustee Company Limited
Registered Office :
Ramon House, 3rd Floor, H. T. Parekh Marg,
169, Backbay Reclamation,
Churchgate, Mumbai 400 020.

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 August 3, 2009.

Name & Type of Scheme	HDFC Children's Gift Fund (HCGF) (An Open-ended Balanced Scheme)		
Investment Objective	<p>The primary objective of both the Plans viz. Investment Plan and Savings Plan under the Scheme is to generate long term capital appreciation.</p> <p>Investment Plan : The net assets of the Plan will be primarily invested in Equities and Equity related instruments. The AMC will also invest the net assets of the Plan in Debt / Money market instruments with an objective of generating long term returns and maintaining risk under control.</p> <p>Savings Plan : The net assets of the Plan will be primarily invested in Debt and Money market instruments. The AMC will also invest the net assets of the Plan in Equities and Equity related instruments. This Plan seeks to generate steady long term returns with relatively low levels of risk.</p>		
Eligibility (of Unit holder)	Children less than 18 years of age as on the date of investment.		
Lock-in Period (if opted)	Units purchased cannot be assigned / transferred / pledged / redeemed / switched out until the Unit holder attains Maturity, (i.e. he / she completes 18 years of age) or until completion of 3 years from the date of allotment whichever is later. The AMC reserves the right to change the Lock-in Period prospectively from time to time.		
Personal Accident Insurance Cover	Personal Accident Insurance Cover for Parent / Legal Guardian (upto the age of 80 years) of the Unit holder, equivalent to 10 times the cost value of the outstanding Units held by the Unit holder under all the applications / account statements / folios, subject to a maximum amount of Rs. 10 lakhs per Unit holder. The insurance premium in respect of the personal accident insurance cover will be borne by the AMC. This accident insurance cover is subject to conditions of the group personal accident insurance policy. Please read the Scheme Information Document (SID) of the Scheme for further details.		
Asset Allocation Pattern of the Scheme	Investment Plan		Normal Allocation (% of Net Assets)
	Types of Instruments		
	Equities & Equity linked instruments		40 - 75
	Debt securities & Money market instruments*		25 - 60
	* Investment in Securitised debt, if undertaken, would not exceed 20% of the net assets of the Scheme.		
	Savings Plan		Normal Allocation (% of Net Assets)
Types of Instruments			
Equities & Equity linked instruments		0 - 20	
Debt securities, Money market instruments (including cash / call money and securitised debt)		80 - 100	
Each Plan may seek investment opportunity in Foreign Debt Securities and in ADR / GDR / Foreign Equity Securities (max. 50% and 20% of net assets respectively) subject to SEBI (Mutual Funds) Regulations, 1996. Each Plan may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 20% of net assets respectively) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.			
Risk Profile of the Scheme	Please refer to Page No. 3 for details.		
Plans and Options	Plans : ● Investment Plan (Equity Oriented) ● Savings Plan (Debt Oriented) Options ● Nil		
Applicable NAV	<p>The NAV applicable for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted.</p> <p>Applicable NAV for Purchases including Switch - Ins: ● In respect of valid applications received upto 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Point(s) of Acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable. ● In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Point(s) of Acceptance where the application is received, the closing NAV of the next Business Day shall be applicable. ● However, in respect of valid applications, with outstation cheques / demand drafts not payable at par at the Official Point(s) of Acceptance where the application is received, closing NAV of the day on which the cheque / demand draft is credited shall be applicable. ● In respect of HDFC Children's Gift Fund - Savings Plan, valid applications for purchase of units with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day (or immediately following Business Day if that day is not a Business Day) on which the funds are available for utilization shall be applicable.</p> <p>Applicable NAV for Redemptions including Switch - Outs: ● In respect of valid applications received upto 3.00 p.m. on a Business Day by the Fund, same day's closing NAV shall be applicable. ● In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day shall be applicable.</p>		
Minimum Application Amount / Number of Units (Under each Plan / Option)	Purchase	Additional Purchase	Repurchase
	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or minimum of 50 units
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund.		
Benchmark Index	Investment Plan : CRISIL Balanced Fund Index Savings Plan : CRISIL MIP Blended Index		
Dividend Policy	<p>The Plans may declare dividend or make any other distributions to the unit holders as may be deemed fit by the Trustee from time to time. The Trustee reserve the right to introduce a dividend option under both the Plans at later date.</p> <p>Dividends, if declared, will be paid (subject of 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. The Dividend Warrants shall be despatched within 30 days of the declaration of the dividend. The AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will inter alia, depend on the availability of distributable profits as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. The decision of the Trustee in this regard shall be final.</p> <p>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.</p>		
Name of the Fund Manager	Chirag Setalvad		
Name of the Trustee Company	HDFC Trustee Company Limited		

Performance of the Scheme (as at July 31, 2009)	HDFC Children's Gift Fund – Investment Plan	Absolute Returns for each Financial Year for last 5 years [^]																																	
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Expenses of the Scheme	Continuous Offer Period																																		
(i) Load Structure	<p>Entry Load : Not Applicable</p> <p>Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.</p> <p>Exit Load (Investment Plan & Savings Plan):</p> <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 from the date of allotment; 1% if Units are redeemed / switched-out between the second and third year from the date of allotment; Nil if the Units are redeemed / switched-out after third year from the date of allotment. <p>No Entry / Exit Load will be levied on Bonus units. Please refer SIP enrolment form or contact nearest Investor Service Centres (ISCs) for SIP load structure.</p> <p>The Trustee reserves the right to change / modify the load structure from a prospective date.</p>																																		
(ii) Recurring Expenses (% of weekly average Net Assets)	<table border="1"> <tbody> <tr> <td>First Rs. 100 crores</td> <td>2.25</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td>2.00</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td>1.75</td> </tr> <tr> <td>Balance</td> <td>1.50</td> </tr> </tbody> </table>	First Rs. 100 crores	2.25	Next Rs. 300 crores	2.00	Next Rs. 300 crores	1.75	Balance	1.50	<p>Actual expenses for the previous financial year ended March 31, 2009 (Audited) :</p> <p>Investment Plan : 2.21% p.a. Savings Plan : 2.25% p.a.</p>																									
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Waiver of Load for Direct Applications	<p>Not Applicable. 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.</p>																																		
Tax treatment for the Investors (Unit holders)	<p>Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.</p>																																		
Daily Net Asset Value (NAV) Publication	<p>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.</p>																																		

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 Fax No: 044-42032955 Email: enq_h@camsonline.com
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Unit holder's Information	<p>Account Statements: Account Statement stating the number of Units will be sent by ordinary post and/or electronic mail (if so mandated) to Unit Holder's within the following periods:</p> <ul style="list-style-type: none"> • New or additional subscription as well as Redemption / Switch of Units: Under normal circumstances, the Mutual Fund shall endeavour to dispatch the Account Statement within 3 Business Days from the date of the receipt of request from the unit holder. • For SIP/STP: Within 10 working days from the end of quarter (March, June, September, December) • Annual Account Statement: Annually, preferably along with the Portfolio Statement or Annual Report of the Scheme. For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI). <p>Annual Financial Results: The Scheme wise annual report or an abridged summary thereof shall be mailed (e-mailed if opted / requested) to all Unit holders not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. These results shall also be displayed on the website of the Mutual Fund on www.hdfcfund.com and Association of Mutual Funds in India (AMFI) on www.amfiindia.com</p> <p>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</p> <p>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</p>
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Scheme Specific Risk Factors	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document of the Scheme carefully for details on risk factors before investment. Scheme Specific Risk Factors include but are not limited to the following:</p> <p>Risk factors associated with investing in equities and equity related instruments</p> <ul style="list-style-type: none"> • Equity shares and equity related instruments are volatile and prone to price fluctuations on a daily basis. Investments in equity shares and equity related instruments involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risks. • Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Units of the Scheme can go up or down because of various factors that affect the capital markets in general. • As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or restructuring of the Scheme. In view of the above, the Trustee has the right, in its sole discretion, to limit redemptions (including suspending redemptions) under certain circumstances, as described in the Scheme Information Document of the Scheme. • 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. Investment in such securities may lead to increase in the scheme portfolio risk. • 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 and may lead to the Scheme incurring losses till the security is finally sold. • Investment strategy to be adopted by the Scheme may carry the risk of significant variance between the portfolio allocation of the Scheme and the Benchmark particularly over a short to medium term period. • At times, due to the forces and factors affecting the capital market, the Scheme may not be able to invest in securities falling within its investment objective resulting in holding the monies collected by it in cash or cash equivalent or invest the same in other permissible securities amounting to substantial reduction in the earning capability of the Scheme.
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Risk factors associated with investing in Fixed Income Securities

- The Net Asset Value (NAV) of the Scheme, to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- Money market securities, while fairly liquid, lack a well developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
- Investment in Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/ or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.
- Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.
- Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted securities that offer attractive yields. This may increase the risk of the portfolio.
- Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.
- The Scheme at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.

Risk factors associated with investing in Foreign Securities

Risk factors associated with investing in Foreign Securities summarized below.

- Currency Risk
- Interest Rate Risk
- Credit Risk

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

Risk factors associated with investing in Derivatives

- The AMC, on behalf of the Scheme may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance Unit holders' interest. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Other risks include, the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

Risk factors associated with investing in Securitised Debt

Risk factors associated with investing in Securitised Debt summarized below.

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

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

INSTRUCTIONS

1. GENERAL INSTRUCTIONS

Please read the Key Information Memorandum and the terms of the Scheme Information Document and Statement of Additional Information carefully before filling the Application Form. Investors should appraise themselves of the prevailing load structure on the date of submitting the Application Form.

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.

Investors have been provided the following Application Forms:

- Two Application Forms.
- Systematic Investment Plan (SIP) Enrolment Form along with Auto Debit Facility Application Form.
- Two Nomination Forms.

New Investors wishing to make an SIP investment will need to complete and submit both the Application Form and SIP Enrolment Form.

The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS**. 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, applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signed by the sole/ all applicants.

Applications complete in all respects, may be submitted at the Investor Service Centres (ISCs) / Official Points of Acceptance of HDFC Mutual Fund.

Investors must write the Application Form number / Folio number on the reverse of the cheques and bank drafts accompanying the Application Form.

Applications incomplete in any respect are liable to be rejected.

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

It may be noted that the Securities and Exchange Board of India (SEBI) has issued a circular that with effect from November 1, 2001, only those agents / distributors who have passed the Association of Mutual Funds in India (AMFI) certification programme (ARN Holder) can be empanelled as agents / distributors. In case of firms / companies, the requirement of certification is applicable to persons engaged in sales and marketing.

The existing agents / distributors were required to pass the certification programme by September 30, 2003. Further, no agents / distributors would be entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

2. INVESTOR INFORMATION

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

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 duly notarised 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.

3. UNIT HOLDER (BENEFICIARY CHILD) INFORMATION

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

Name of the Parent / Legal Guardian of the Unit holder (Beneficiary Child) must be mentioned in the Application Form.

4. ALTERNATE CHILD INFORMATION

The parent / legal guardian of the Unit holder may nominate an alternate child (as nominee) not exceeding 18 years of age at any time before the Unit holder attains Majority. Where an alternate child is nominated, the parent/legal guardian of such an alternate child, at the time of such nomination shall sign such forms or any other documents as may be required by the AMC.

Name of the Parent / Legal Guardian of the Alternate Child must be mentioned in the Application Form.

5a. BANK DETAILS

In order to protect the interest of Unit holders from fraudulent encashment of redemption / dividend cheques, SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund. Applications without complete bank details shall be rejected. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit.

Unit holders are free to change their bank details registered with the Mutual Fund subject to adherence with the following procedure:

- Unit holders will be required to submit a valid request for a change in bank account details along with a cancelled **original cheque leaf of the new bank account as well as the bank account currently registered with the Mutual Fund** (where the account number and first unit holder name is printed on the face of the cheque). Unit holders should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse.
- Where such name is not printed on the original cheque, the Unit holder may submit a letter from the bank on its letterhead certifying that the Unit holder maintains/ maintained an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).
- In case of non-availability of any of these documents, a copy of the bank pass book or a statement of bank account having the name and address of the account holder and account number.

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

- Unit holders may also bring a copy of any of the documents mentioned in (iii) above along with the original documents 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 HDFC Mutual Fund. The originals documents will be returned across the counter to the Unit holder after due verification.

In the event of a request for change in bank account information being invalid / incomplete / not satisfactory in respect of signature mismatch/ document insufficiency / not meeting any requirements more specifically as indicated in clauses (i) - (iv) above, the request for such change will not be processed. Redemptions / dividend payments, if any, will be processed and the last registered bank account information will be used for such payments to Unit holders. Unit holders may note that it is desirable to submit their requests for change in bank details atleast 7 days prior to date of redemption / dividend payment, if any. Further, in the event of a request for redemption of units being received within seven days of a request for change in bank account details, the normal processing time as specified in the Scheme Information Document may not necessarily apply, however it shall be within the regulatory limits.

Unit holders are advised to provide their contact details like telephone numbers, mobile numbers and email IDs to HDFC Mutual Fund in writing.

The Trustee reserves the right to amend the aforesaid requirements.

5b. INDIAN FINANCIAL SYSTEM CODE (IFSC)

IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure

transfer of redemption and dividend payouts via the various electronic mode of transfers that are available with the banks.

6. INVESTMENT DETAILS

Investors should mention the Plan for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the Application Form. In case of valid applications received, without indicating any choice of Plan, it will be considered as option for Investment Plan (equity oriented) and processed accordingly. Investors must use separate application forms for investing simultaneously in both the Plans of the Scheme subject to the minimum subscription requirements under each Plan.

In the event of a discrepancy between the Plan mentioned in the Application Form by the Applicant and the Plan mentioned on the cheque / demand draft / any other instrument accompanying the Application Form, then the application shall be rejected and amount will be refunded to the applicant.

Applications by Investors on behalf of existing Unit holder must be for a minimum amount of Rs.1,000 and any amount thereafter under each Plan. Applications by Investors on behalf of new Unit holder must be for a minimum amount of Rs.5,000 and any amount thereafter under each Plan. The AMC reserves the right to change the minimum application amount from time to time.

Investors / Donors who desire that the investment be locked-in till such date as the Unit holder (being the beneficiary child) attains 18 years of age or till completion of 3 years from the date of allotment whichever is later, they may do so by indicating it at the appropriate place in the Application Form. Choice indicated once will not be changed under any circumstances.

7. MODE OF PAYMENT

● Resident Investors

- For Investors having a bank account with 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 any branch of such banks with whom the AMC would have an arrangement from time to time.

- 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 (ISC) where the application is submitted. **No cash, money orders, outstation cheques, post dated cheques (except through Systematic Investment Plan) 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 in a place where there is no ISC available for Investors. In all other cases, the AMC will not accept any request for refund of demand draft charges.

● NRIs, PIOs

Repatriation Basis

Reserve Bank of India vide their letter No. EC CO.FID (II) / 2022 / 10.02.52 (2150) / 2000-01 dated December 23, 2000 have conveyed no objection for issue of Units of HDFC Children's Gift Fund in the name of minor donees, where the investment funds have been received from donors. However, Investors may note that proceeds will be repatriable only when both donors and donees (first and alternate children holders) are NRIs / PIOs and investment is made either through inward remittance or by debit to NRE / FCNR account. In all other cases Units will be issued on non-repatriation basis. 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.

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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. Cheques and bank drafts must be drawn in favour of "HDFC CGF A/c Investment Plan" or "HDFC CGF A/c Savings Plan" as applicable and crossed "Account 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. E-MAIL COMMUNICATION

Account Statements / Newsletters / Annual Reports / Other statutory information (as may be permitted under SEBI (Mutual Funds) Regulations, 1996) can be sent to each Unit holder by courier / post / e-mail.

Unit holders who have opted to receive these documents by e-mail will be required to download and print the documents after receiving e-mail from the Mutual Fund. 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 Newsletter, shall be displayed at the website of the Mutual Fund. The Unit holders can request for a copy of the Newsletter by post / e-mail. The AMC would arrange to dispatch these documents to the concerned Unit holder.

9. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS- DIRECT CREDIT / NEFT / ECS

• Direct Credit

The AMC has entered into arrangements with eleven banks to facilitate direct credit of redemption and dividend proceeds (if any) into the bank account of the respective Unit holders maintained with any of these banks. These banks are: ABN AMRO Bank N.V., 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., 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 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/ 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 / 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 of Units.

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

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

* available only in respect of dividend payments.

Each of the above facilities aims to provide direct credit of the redemption proceeds and dividend payouts (if any) into the bank account (as furnished in Section 5 of the Application Form) of the Unit holder and eliminates the time lag between despatch of the cheque, its receipt by the Unit holders and the need to personally bank the instrument and await subsequent credit to the Unit holders account. Further, the potential risk of loss of instruments in transit through courier / post is also eliminated. Each of the said facility as a mode of payment, is faster, safer and reliable.

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

HDFC Asset Management Company Limited / HDFC Mutual Fund shall not be held liable for any losses / claims, etc. arising on account of processing the direct credit or credit via NEFT / ECS of redemption / 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.

10. eServices facility

The eServices facility includes **HDFCFundOnline**, **HDFCFundMobile**, **eDocs**, **eAlerts** and **ePayouts**.

HDFCFundOnline

This facility enables investors to transact online on www.hdfcfund.com using **HDFCFundOnline**. On **HDFCFundOnline**, 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.

HDFCFundMobile

This facility enables investors to transact on their mobile handsets. On **HDFCFundMobile**, 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 mobile-banking facility with your Bank. As per RBI's operative guidelines on Mobile banking effective 10th October 2008, presently there is a restriction of Rs.10,000 per customer per day for transactions.

eDocs

This facility enables the Unit holder to receive documents viz. account statements, etc. by email to the email address provided by the Unit holder in HDFCFund eServices Request Form.

eAlerts

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

Apart from above mentioned facilities, the facility of **ePayouts** comprising of mode of payment of Redemption / Dividend Proceeds if any, via Direct Credit / NEFT / ECS is covered under eServices facility for further details, please refer eServices booklet available at all Investor Service Centres (ISCs) as well as on our website on www.hdfcfund.com.

11. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. 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.

12. 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.

Since dividend reinvestment/ transfer of Rs. 50,000 or more qualifies as purchase of units for aforesaid Notification, PAN is required to process such

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reinvestment/ transfer, failing which dividend reinvestment/ transfer shall be automatically converted into payout option.

- # However, the requirement of PAN is exempted in respect of Systematic Investment Plan (SIP) upto Rs. 50,000/- per year per investor (Micro SIP). In case an investor wishes to invest through Micro SIP, the investor may contact any of the ISCs of HDFC Mutual Fund / CAMS / Distributors or visit our website www.hdfcfund.com

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.

13. PREVENTION OF MONEY LAUNDERING

Prevention of Money Laundering Act, 2002 (hereinafter referred to as "Act") came into effect from July 1, 2005 vide Notification No. GSR 436(E) dated July 1, 2005 issued by Department of Revenue, Ministry of Finance, Government of India. Further, 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 intermediaries may, according to their requirements specify additional disclosures to be made by clients for the purpose of identifying, monitoring and reporting incidents of money laundering and suspicious transactions undertaken by clients. SEBI also issued another circular reference no. ISD/CIR/RR/AML/2/06 dated March 20, 2006 advising all intermediaries to take necessary steps to ensure compliance with the requirement of section 12 of the Act inter-alia maintenance and preservation of records and reporting of information relating to cash and suspicious transactions to Financial Intelligence Unit-India (FIU-IND), New Delhi.

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, 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) under its KYC policy and with a view to monitor transactions for the prevention of money laundering, HDFC Asset Management Company Limited ("the AMC") / HDFC Mutual Fund ("the 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, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

The investor(s) and their attorney, if any, shall produce reliable, independent source documents such as photographs, certified copies of ration card/ passport/ driving license/PAN card, etc. and/or such documents or produce such information as may be required from time to time for verification of the identity, residential address and financial information of the investor(s) by the AMC/Mutual Fund. If the investor(s) or the person making payment on behalf of the investor(s), refuses / fails to provide the required documents/ information within the period specified in the communication(s) sent by the AMC to the investor(s) then the AMC, after applying appropriate due diligence measures, believes that the transaction is suspicious in nature within the purview of the Act and SEBI circulars issued from time to time and/or on account of deficiencies in the documentation, shall have absolute discretion to report suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any, in terms of the said communication sent by the AMC to the investor(s) in this regard. The KYC documentation shall also be mandatorily complied with by the holders entering the Register of Members by virtue of operation of law e.g. transmission, etc.

The Mutual Fund, HDFC Asset Management Company Limited, HDFC Trustee Company Limited 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 noncompliance with the provisions of the Act, SEBI 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 circular(s) and reporting the same to FIU-IND.

14. 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.cvllindia.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.

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
 - Appropriate Plan is selected.
- ☞ Your investment Cheque / DD is drawn in favour of "HDFC CGF A/c Investment Plan" or "HDFC CGF A/c Savings Plan" dated, signed and crossed 'A/c Payee only'. Application Number / Folio No. is mentioned on the reverse of the Cheque/DD.
- ☞ Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

Documents	Companies	Trusts	Societies	Partnership Firms	FIs	NRI	Investments through Constituted Attorney
1. Resolution / Authorisation to invest	✓	✓	✓	✓	✓		
2. List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓	✓		✓
3. Memorandum & Articles of Association	✓						
4. Trust Deed		✓					
5. Bye-Laws			✓				
6. Partnership Deed				✓			
7. Notarised Power of Attorney							✓
8. Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable						✓	
9. PAN Proof	✓	✓	✓	✓	✓	✓	✓
10. KYC Acknowledgement Letter (or erstwhile Mutual Fund Identification Number (MIN) allotment letter) / Print out of KYC Compliance Status downloaded from CDSL Ventures Ltd. website (www.cvllindia.com) using PAN Number	✓	✓	✓	✓	✓	✓	✓

All documents in 1 to 6 above should be originals or true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

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.

1. 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- 11295						

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.

2a. INVESTOR INFORMATION (DONOR) (refer Instruction 2)									
Name of First/Sole Applicant Mr. / Ms. / M/s.									
Nationality	KYC Compliance Status (Mandatory for Rs.50,000 & above) ⁵ : <input type="checkbox"/> Yes <input type="checkbox"/> No If yes (attach proof)								
PAN* [Mandatory]	Mobile								
Address of First/Sole Applicant									
	PIN								
Overseas Address (Mandatory in case of NRIs/PIOs)									
Date of Birth	<table style="display: inline-table; border: none;"> <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> Tel. : Office Residence	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		
Facsimile	e-mail								
Name of the Second Applicant <input type="checkbox"/> Resident <input type="checkbox"/> NRI [Mandatory Please tick (✓)]									
Mr. / Ms.									
Nationality									
PAN* [Mandatory]	KYC Compliance Status (Mandatory for Rs.50,000 & above) ⁵ : <input type="checkbox"/> Yes <input type="checkbox"/> No If yes (attach proof)								
Name of the Third Applicant <input type="checkbox"/> Resident <input type="checkbox"/> NRI [Mandatory Please tick (✓)]									
Mr. / Ms.									
Nationality									
PAN* [Mandatory]	KYC Compliance Status (Mandatory for Rs.50,000 & above) ⁵ : <input type="checkbox"/> Yes <input type="checkbox"/> No If yes (attach proof)								
* Please attach PAN proof. If PAN is already validated, please don't attach any proof (refer Instruction 12) ⁵ Refer instruction 14									

2b. POWER OF ATTORNEY (PoA) HOLDER DETAILS					
Name OF PoA					
Mr. Ms. M/s.					
PAN*	[Please (✓)] <input type="checkbox"/> KYC Compliance Status Proof** * Refer instruction 12 ** Refer instruction 14				
<table style="width: 100%; border: none;"> <tr> <th style="width: 50%; text-align: left;">Status (of First/Sole Applicant) [Please (✓)]</th> <th style="width: 50%; text-align: left;">Occupation (of First/Sole Applicant) [Please (✓)]</th> </tr> <tr> <td> <input type="checkbox"/> Resident Individual <input type="checkbox"/> Society / Club <input type="checkbox"/> AOP <input type="checkbox"/> PIO <input type="checkbox"/> HUF <input type="checkbox"/> NRI-Repatriation <input type="checkbox"/> NRI-Non-Repatriation <input type="checkbox"/> Company <input type="checkbox"/> BOI <input type="checkbox"/> Trust <input type="checkbox"/> Partnership <input type="checkbox"/> Body Corporate <input type="checkbox"/> Others _____ (please specify) </td> <td> <input type="checkbox"/> Service <input type="checkbox"/> Student <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Business <input type="checkbox"/> Proprietorship <input type="checkbox"/> Retired <input type="checkbox"/> Agriculture <input type="checkbox"/> Others _____ (please specify) </td> </tr> </table>		Status (of First/Sole Applicant) [Please (✓)]	Occupation (of First/Sole Applicant) [Please (✓)]	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Society / Club <input type="checkbox"/> AOP <input type="checkbox"/> PIO <input type="checkbox"/> HUF <input type="checkbox"/> NRI-Repatriation <input type="checkbox"/> NRI-Non-Repatriation <input type="checkbox"/> Company <input type="checkbox"/> BOI <input type="checkbox"/> Trust <input type="checkbox"/> Partnership <input type="checkbox"/> Body Corporate <input type="checkbox"/> Others _____ (please specify)	<input type="checkbox"/> Service <input type="checkbox"/> Student <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Business <input type="checkbox"/> Proprietorship <input type="checkbox"/> Retired <input type="checkbox"/> Agriculture <input type="checkbox"/> Others _____ (please specify)
Status (of First/Sole Applicant) [Please (✓)]	Occupation (of First/Sole Applicant) [Please (✓)]				
<input type="checkbox"/> Resident Individual <input type="checkbox"/> Society / Club <input type="checkbox"/> AOP <input type="checkbox"/> PIO <input type="checkbox"/> HUF <input type="checkbox"/> NRI-Repatriation <input type="checkbox"/> NRI-Non-Repatriation <input type="checkbox"/> Company <input type="checkbox"/> BOI <input type="checkbox"/> Trust <input type="checkbox"/> Partnership <input type="checkbox"/> Body Corporate <input type="checkbox"/> Others _____ (please specify)	<input type="checkbox"/> Service <input type="checkbox"/> Student <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Business <input type="checkbox"/> Proprietorship <input type="checkbox"/> Retired <input type="checkbox"/> Agriculture <input type="checkbox"/> Others _____ (please specify)				

3. UNIT HOLDER (BENEFICIARY CHILD) INFORMATION (refer Instruction 3)									
Name of the Beneficiary Child Mast. / Miss. (Not exceeding 18 years of age)									
Nationality	Date of Birth (Mandatory) <table style="display: inline-table; border: none;"> <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		
PAN*									
Name of the Parent / Legal guardian of Beneficiary Child Mr. / Ms.									
PAN* [Mandatory]	KYC Compliance Status (Mandatory for Rs.50,000 & above) ⁵ : <input type="checkbox"/> Yes <input type="checkbox"/> No If yes (attach proof)								
Date of Birth of the parent / legal guardian of the Unit holder (Mandatory) <table style="display: inline-table; border: none;"> <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	Signature of the Parent / Legal Guardian of the Unit holder
D	D	M	M	Y	Y	Y	Y		
Address of the Beneficiary Child									
	PIN								
Overseas Address (in case of NRIs/PIOs)									
	PIN								
*Please attach PAN proof. If PAN is already validated, please don't attach any proof (refer Instruction 12) ⁵ Refer instruction 14									

Mode of Holding	Status (of the Beneficiary Child) [Mandatory Please (✓)]	Occupation (of the Beneficiary Child) [Please (✓)]
Single	<input type="checkbox"/> Resident <input type="checkbox"/> NRI/PIO <input type="checkbox"/> Others _____ (please specify)	<input type="checkbox"/> Student <input type="checkbox"/> Others _____ (please specify)

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 600676(Do not Prefix STD Code) or 18002336767 (Toll Free)]

Date :	HDFC MUTUAL FUND Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020	Application No. CG
Received from Mr/Ms/M/s _____ an application for Gifting of Units along with Cheque/Demand Draft dated _____ as per details below : HDFC Children's Gift Fund _____ Plan. Units subject to Lock-in Period (Please ✓) <input type="radio"/> Yes <input type="radio"/> No. Rs. _____ Cheque/DD No. _____ drawn on _____ Bank _____ Branch _____		ISC Stamp & Signature <div style="border: 1px solid black; height: 50px; width: 100%;"></div>
Please Note : All Purchases are subject to realisation of cheques/demand drafts.		

TEAR HERE

4. ALTERNATE CHILD INFORMATION (refer Instruction 4)

Name of the Alternate Child Mast. / Miss. (Not exceeding 18 years of age)															
Nationality							Date of Birth	D	D	M	M	Y	Y	Y	Y
Name of the Parent / Legal guardian of Alternate Child Mr. / Ms.															
Address of the Alternate Child															
										PIN					
										PIN					

Status (of the Alternate Child) [Mandatory (Please ✓)]						Occupation (of the Alternate Child) [Mandatory (Please ✓)]					
<input type="checkbox"/> Resident	<input type="checkbox"/> NRI/PIO	<input type="checkbox"/> Others _____	(please specify)			<input type="checkbox"/> Student	<input type="checkbox"/> Others _____	(please specify)			

5. BANK ACCOUNT DETAILS OF UNIT HOLDER (BENEFICIARY CHILD) (Please note that, as per SEBI Regulations it is mandatory for unit holders to provide their bank account details - refer Instruction 5a)

Account No.					Name of the Bank									
Branch					Bank City									
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)							
IFSCCode*** (Refer Instruction 5b)														
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)					*** (Mandatory for Credit 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)				

6. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA DIRECT CREDIT / NEFT / ECS (Refer Instruction 9)

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 6 (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. 6 (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

7. eSERVICES OPTIONS (SAVE PAPER, SAVE TREES) [Please tick (✓)] (Refer Instruction 10)

HDFCFM Online & HDFCFM Mobile - I / We would like register for my/our HDFCFM 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 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).

8. INVESTMENT DETAILS (refer Instructions 6 & 7) (Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.)

 <p>Open-ended Balanced Scheme</p>	The Cheque/DD should be drawn favouring "HDFC CGF A/c Investment Plan" or "HDFC CGF A/c Savings Plan" as applicable			
	Cheque/DD No.		Cheque / DD Date	Drawn on Bank
	Amount of Cheque / DD / RTGS in figures (Rs.)			Branch Name
	Amount in words (Rs.)			
	Investment Plans (Please ✓)	<input type="checkbox"/> Investment Plan (Equity Oriented)		<input type="checkbox"/> Savings Plan (Debt Oriented)
	Units subject to Lock-in Period [Please ✓]	<input type="radio"/> Yes		<input type="radio"/> No

9. DECLARATIONS & SIGNATURE(S) (Refer Instruction 11)

I/We have read and understood the contents of the Scheme Information Document of HDFC Children's Gift Fund and Statement of Additional Information. I/We hereby apply to the Trustee of HDFC Mutual Fund for gifting Units of HDFC Children's Gift Fund above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I/We have understood the details of the Scheme 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.

*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.

*Applicable to NRIs only

SIGNATURE(S)	First / Sole Applicant	Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.
	Second Applicant	
	Third Applicant	

Date :

D	D	M	M	Y	Y	Y	Y
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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.

1. 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- 11295						

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.

2a. INVESTOR INFORMATION (DONOR) (refer Instruction 2)

Name of First/Sole Applicant Mr. / Ms. / M/s.		KYC Compliance Status (Mandatory for Rs.50,000 & above) ⁵ : <input type="checkbox"/> Yes <input type="checkbox"/> No If yes (attach proof)	
Nationality		PAN* [Mandatory]	
Address of First/Sole Applicant		Mobile	
Overseas Address (Mandatory in case of NRIs/PIOs)		PIN	
Date of Birth	DDMMYYYY	Tel. : Office	Residence
Facsimile		e-mail	
Name of the Second Applicant <input type="checkbox"/> Resident <input type="checkbox"/> NRI [Mandatory Please tick (✓)]			
Mr. / Ms.		KYC Compliance Status (Mandatory for Rs.50,000 & above) ⁵ : <input type="checkbox"/> Yes <input type="checkbox"/> No If yes (attach proof)	
Nationality		PAN* [Mandatory]	
Name of the Third Applicant <input type="checkbox"/> Resident <input type="checkbox"/> NRI [Mandatory Please tick (✓)]		KYC Compliance Status (Mandatory for Rs.50,000 & above) ⁵ : <input type="checkbox"/> Yes <input type="checkbox"/> No If yes (attach proof)	
Mr. / Ms.		PAN* [Mandatory]	
Nationality		KYC Compliance Status (Mandatory for Rs.50,000 & above) ⁵ : <input type="checkbox"/> Yes <input type="checkbox"/> No If yes (attach proof)	
PAN* [Mandatory]		* Please attach PAN proof. If PAN is already validated, please don't attach any proof (refer Instruction 12) ⁵ Refer instruction 14	

2b. POWER OF ATTORNEY (PoA) HOLDER DETAILS

Name OF PoA		[Please (✓)] <input type="checkbox"/> KYC Compliance Status Proof** * Refer instruction 12 ** Refer instruction 14	
Mr.	Ms.	M/s.	
PAN*		Status (of First/Sole Applicant) [Please (✓)]	
		Occupation (of First/Sole Applicant) [Please (✓)]	
<input type="checkbox"/> Resident Individual <input type="checkbox"/> Society / Club <input type="checkbox"/> AOP <input type="checkbox"/> PIO <input type="checkbox"/> HUF <input type="checkbox"/> NRI-Repatriation <input type="checkbox"/> NRI-Non-Repatriation <input type="checkbox"/> Company <input type="checkbox"/> BOI <input type="checkbox"/> Trust <input type="checkbox"/> Partnership <input type="checkbox"/> Body Corporate <input type="checkbox"/> Others (please specify)		<input type="checkbox"/> Service <input type="checkbox"/> Student <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Business <input type="checkbox"/> Proprietorship <input type="checkbox"/> Retired <input type="checkbox"/> Agriculture <input type="checkbox"/> Others (please specify)	

3. UNIT HOLDER (BENEFICIARY CHILD) INFORMATION (refer Instruction 3)

Name of the Beneficiary Child Mast. / Miss. (Not exceeding 18 years of age)		Date of Birth (Mandatory) DDMMYYYY	
Nationality		PAN*	
Name of the Parent / Legal guardian of Beneficiary Child Mr. / Ms.		KYC Compliance Status (Mandatory for Rs.50,000 & above) ⁵ : <input type="checkbox"/> Yes <input type="checkbox"/> No If yes (attach proof)	
PAN* [Mandatory]		Date of Birth of the parent / legal guardian of the Unit holder (Mandatory) DDMMYYYY	
Address of the Beneficiary Child		Signature of the Parent / Legal Guardian of the Unit holder	
Overseas Address (in case of NRIs/PIOs)		PIN	
		PIN	
*Please attach PAN proof. If PAN is already validated, please don't attach any proof (refer Instruction 12) ⁵ Refer instruction 14			

Mode of Holding	Status (of the Beneficiary Child) [Mandatory Please (✓)]	Occupation (of the Beneficiary Child) [Please (✓)]
Single	<input type="checkbox"/> Resident <input type="checkbox"/> NRI/PIO <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Student <input type="checkbox"/> Others (please specify)

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 600676(Do not Prefix STD Code) or 18002336767 (Toll Free)]

<p>HDFC MUTUAL FUND Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020</p>		<p>Application No. CG</p>
<p>Date : _____</p> <p>Received from Mr/Ms/M/s _____ an application for Gifting of Units along with Cheque/Demand Draft dated _____ as per details below : HDFC Children's Gift Fund _____ Plan. Units subject to Lock-in Period (Please ✓) <input type="radio"/> Yes <input type="radio"/> No. Rs. _____ Cheque/DD No. _____ drawn on _____ Bank _____ Branch _____</p> <p>Please Note : All Purchases are subject to realisation of cheques/demand drafts.</p>		<p>ISC Stamp & Signature</p>

TEAR HERE

4. ALTERNATE CHILD INFORMATION (refer Instruction 4)

Name of the Alternate Child Mast. / Miss. (Not exceeding 18 years of age)																			
Nationality										Date of Birth		D	D	M	M	Y	Y	Y	Y
Name of the Parent / Legal guardian of Alternate Child Mr. / Ms.																			
Address of the Alternate Child																			
												PIN							
Overseas Address (in case of NRIs/PIOs)																			
												PIN							

Status (of the Alternate Child) [Mandatory (Please ✓)]										Occupation (of the Alternate Child) [Mandatory (Please ✓)]									
<input type="checkbox"/> Resident <input type="checkbox"/> NRI/PIO <input type="checkbox"/> Others _____ (please specify)										<input type="checkbox"/> Student <input type="checkbox"/> Others _____ (please specify)									

5. BANK ACCOUNT DETAILS OF UNIT HOLDER (BENEFICIARY CHILD) (Please note that, as per SEBI Regulations it is mandatory for unit holders to provide their bank account details - refer Instruction 5a)

Account No.													Name of the Bank												
Branch													Bank City												
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)	IFSCCode*** (Refer Instruction 5b)																		
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)					*** (Mandatory for Credit 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)										

6. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA DIRECT CREDIT / NEFT / ECS (Refer Instruction 9)

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:

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(ii) **Electronic credit through National Electronic Funds Transfer (NEFT)** System of RBI for bank accounts other those mentioned in section no 6 (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. 6 (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

7. eSERVICES OPTIONS (SAVE PAPER, SAVE TREES) [Please tick (✓)] (Refer Instruction 10)

HDFCFM Online & HDFCFM Mobile - I / We would like register for my/our HDFCFM 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 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).

8. INVESTMENT DETAILS (refer Instructions 6 & 7) (Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.)

 <p>Open-ended Balanced Scheme</p>	The Cheque/DD should be drawn favouring "HDFC CGF A/c Investment Plan" or "HDFC CGF A/c Savings Plan" as applicable			
	Cheque/DD No.		Cheque / DD Date	Drawn on Bank
	Amount of Cheque / DD / RTGS in figures (Rs.)			Branch Name
	Amount in words (Rs.)			
	Investment Plans (Please ✓)	<input type="checkbox"/> Investment Plan (Equity Oriented)		<input type="checkbox"/> Savings Plan (Debt Oriented)
	Units subject to Lock-in Period [Please ✓]	<input type="radio"/> Yes		<input type="radio"/> No

9. DECLARATIONS & SIGNATURE(S) (Refer Instruction 11)

<p>I/We have read and understood the contents of the Scheme Information Document of HDFC Children's Gift Fund and Statement of Additional Information. I/We hereby apply to the Trustee of HDFC Mutual Fund for gifting Units of HDFC Children's Gift Fund above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I/We have understood the details of the Scheme 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.</p> <p>*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.</p> <p>*Applicable to NRIs only</p>	SIGNATURE(S)	Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.	
		First / Sole Applicant	
		Second Applicant	
Third Applicant			

Date :

D	D	M	M	Y	Y	Y	Y
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FORM FOR NOMINATION / CANCELLATION OF NOMINATION
(to be filled in by individual(s) applying singly or jointly)

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%)
Nominee 1				
Nominee 2				
Nominee 3				

Name and Address of Unit holder(s)	Signature of Unit holder(s)
Unit holder 1	
Unit holder 2	
Unit holder 3	

Date : _____



FORM FOR NOMINATION / CANCELLATION OF NOMINATION
(to be filled in by individual(s) applying singly or jointly)

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%)
Nominee 1				
Nominee 2				
Nominee 3				

Name and Address of Unit holder(s)	Signature of Unit holder(s)
Unit holder 1	
Unit holder 2	
Unit holder 3	

Date : _____

TEAR HERE

INSTRUCTIONS

NOMINATION

(Nomination facility available to the Unit holder anytime after attaining Majority)

1. 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. If the units are held jointly, all joint holders will sign the nomination form. Space is provided as a specimen, if there are more joint holders more sheets can be added for signatures of holders of units and witnesses.
2. Minor(s) can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. 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.
3. 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.
4. Nomination in respect of the units stands rescinded upon the transfer of units.
5. 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.
6. 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.
7. Transfer of units in favour of a Nominee shall be valid discharge by HDFC Asset Management Company Limited against the legal heir.
8. The 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.
9. On cancellation of the nomination, the nomination shall stand rescinded and HDFC Asset Management Company Limited shall not be under any obligation to transfer the units in favour of the Nominee(s).

INSTRUCTIONS

NOMINATION

(Nomination facility available to the Unit holder anytime after attaining Majority)

1. 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. If the units are held jointly, all joint holders will sign the nomination form. Space is provided as a specimen, if there are more joint holders more sheets can be added for signatures of holders of units and witnesses.
2. Minor(s) can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. 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.
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9. On cancellation of the nomination, the nomination shall stand rescinded and HDFC Asset Management Company Limited shall not be under any obligation to transfer the units in favour of the Nominee(s).

Date of Receipt

Enrolment Form No. **B**

KEY PARTNER / AGENT INFORMATION

Name and AMFI Reg. No. (ARN)			Sub Agent's Name and Code / Bank Branch Code			M O Code		
ARN- 11295								

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. Date:

D	D	M	M	Y	Y
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I / We have read and understood the contents of the Scheme Information Document of the following Scheme and Statement of Additional Information and the terms & conditions overleaf. I / We hereby apply to the Trustee of HDFC Mutual Fund for enrolment under the SIP of the following Scheme / Plan / Option and agree to abide by the terms and conditions of the following Scheme / Plan / Option. 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.**

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 5. Refer item No. 3 overleaf)

Folio No.

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The details in our records under the folio number mentioned alongside will apply for this application.

2. PAN and KYC Compliance Status details (Mandatory)

First / Sole Applicant / Guardian	PAN # (refer item no. 16 overleaf)						KYC Compliance Status (Mandatory for Rs.50,000 & above)** (if yes, attach proof)	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<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 item no. 17 overleaf

3. Application No. (for new investor)

4. Unitholder Information

Name of the First / Sole Applicant

Name of the Guardian (in case of First / Sole Applicant is a minor)

Name of the Second Applicant

Name of the Third Applicant

5. Name of Scheme / Plan / Option

6. Frequency (Please any one only) Monthly SIP Quarterly SIP

7. Enrolment Period From

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 To

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 (Please refer item no. 6 (iii) overleaf)

8. Payment Mechanism (Please any one only) 1. Cheques (Please provide the details in point 9 below) 2. SIP Auto Debit Facility# (Please complete the Application Form for SIP Auto Debit Facility)

9. Cheque(s) Details	Cheque Number(s)	Dated (DD/MM/YY)	Amount (Rs.)	Cheque Number(s)	Dated (DD/MM/YY)	Amount (Rs.)
	1.				7.	
2.				8.		
3.				9.		
4.				10.		
5.				11.		
6.				12.		

Total (Rs.)

Cheques drawn on Name of Bank

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 Branch

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10. Receipt of Documents(s) by E-Mail (Please) Account Statement Newsletter Annual Report Other Statutory Information [as may be permitted under SEBI (Mutual Funds) Regulations, 1996]

E-Mail ID:

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ECS (Debit Clearing) is available in select cities and Direct Debit / Standing Instruction is available in select banks / branches only.

SIGNATURE(S)

<small>Please write SIP Enrolment Form No. / Folio No. on the reverse of the Cheque.</small>		
First/Sole Unit holder / Guardian	Second Unit holder	Third Unit holder

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

HDFC MUTUAL FUND

Date:

D	D	M	M	Y	Y
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 Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020

Enrolment Form No. **B**

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

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 'SIP' application(s) for

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 ISC Stamp & Signature

Scheme / Plan / Option

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No. of Cheques

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 SIP Auto Debit Facility

Total Amount (Rs.)

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 Please Note : All purchases are subject to realisation of cheques

TERMS & CONDITIONS

1. 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 Gilt 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.

2. 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.

3. 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.
4. a. 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/-.

5. SIP offers investors the following two Plans:

- i) **Monthly Systematic Investment Plan (MSIP)**
ii) **Quarterly Systematic Investment Plan (QSIP)**

6. 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

- iii) 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.

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

(a) Entry Load: Not Applicable.

Pursuant to SEBI circular no. SEBI/IMDC/IR 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 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.

7. 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.

8. 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.

9. 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 "**Alc Payee Only**". Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheques accompanying the SIP Enrolment Forms.

10. 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., DBI 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.

11. Returned cheques 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.

12. 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.

13. 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.

14. 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.
15. 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 #

^ 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 CDLS 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.cvllia.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.

18. 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- 11295						

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 :

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.
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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** **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 instalment of SIP through ECS (Debit Clearing) or Direct Debit / Standing Instruction.

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

<input type="text"/> Signature of Authorised Official from Bank (Bank Stamp and Date)	<input type="text"/> 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.

<input type="text"/> Bank Account Number	<table border="1" style="width: 100%;"> <tr> <td style="width: 30%;">First Account Holder's Signature <i>(As in Bank Records)</i></td> <td style="width: 70%;"><input type="text"/></td> </tr> <tr> <td>Second Account Holder's Signature <i>(As in Bank Records)</i></td> <td><input type="text"/></td> </tr> <tr> <td>Third Account Holder's Signature <i>(As in Bank Records)</i></td> <td><input type="text"/></td> </tr> </table>	First Account Holder's Signature <i>(As in Bank Records)</i>	<input type="text"/>	Second Account Holder's Signature <i>(As in Bank Records)</i>	<input type="text"/>	Third Account Holder's Signature <i>(As in Bank Records)</i>	<input type="text"/>
First Account Holder's Signature <i>(As in Bank Records)</i>	<input type="text"/>						
Second Account Holder's Signature <i>(As in Bank Records)</i>	<input type="text"/>						
Third Account Holder's Signature <i>(As in Bank Records)</i>	<input type="text"/>						

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, Mangalgi, 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	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
Application Form for the respective Scheme(s)** SIP Auto Debit Application Form First SIP Cheque	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.

