

APPLICATION FORM FOR COMBINATION SIP
[For Investments through NACH/ ECS (Debit Clearing)/
Direct Debit Facility/ Standing Instruction]



June 2018

Important: Please strike out the Section(s) that is/are not used by you to avoid any unauthorised use

Please tick 3 as applicable:

- OTM Debit Mandate is already registered in the folio. [No need to submit again]. SIP Auto debit can start in 10 Days i.e. for debit date 15th, form can be submitted till 4th of the month.
 OTM Debit Mandate is attached and to be registered in the folio. SIP Auto debit will start after mandate registration which takes 10 to 30 days depending on NACH or ECS modalities.

Enrolment Form no.

KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.)						FOR OFFICE USE ONLY (TIME STAMP)
ARN/ RIA Code	ARN/ RIA Name	Sub-Agent's ARN	Bank Branch Code	Internal Code for Sub-Agent/ Employee	Employee Unique Identification Number (EUIIN)	
ARN- ARN-64917					E434563	

EUIIN Declaration (only where EUIIN box is left blank) (Refer Item No. 2a)

I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Sign Here _____ First/ Sole Applicant/ Guardian	Sign Here _____ Second Applicant	Sign Here _____ Third Applicant
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Transaction Charges for Applications through Distributors only (Refer Item No. 16)

Date: D D M M Y Y Y Y

If the total commitment of investment through SIP (i.e. amount per SIP installment X no. of installments) amounts to Rs.10,000 or more and your Distributor has opted to receive transaction Charges, the same are deductible as applicable from the installment amount and payable to the Distributor. In such cases Transaction Charge will be recoverable in 3-4 installments. Units will be issued against the balance of the installment amounts invested.
Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

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

NEW REGISTRATION **CHANGE OTM DEBIT MANDATE** (Refer Item No. 6(e)(iii)) **CANCELLATION** (Refer Item No. 10)

1) INVESTOR DETAILS

Application No. (For new investor)/ Folio No. (For existing Unitholder)

First/ Sole Applicant Details

Mobile No.		Email Id	
NAME OF FIRST / SOLE APPLICANT	Mr. Ms. M/s.		
NAME OF THE SECOND APPLICANT	Mr. Ms. M/s.		
NAME OF THE THIRD APPLICANT	Mr. Ms. M/s.		

Applicant	PAN/ PEKRN* (Mandatory)	KYC Number								KYC Mandatory	Proof Attached
Sole / First Applicant										<input type="checkbox"/>	<input type="checkbox"/>
Second Applicant										<input type="checkbox"/>	<input type="checkbox"/>
Third Applicant										<input type="checkbox"/>	<input type="checkbox"/>
Guardian/POA Holder										<input type="checkbox"/>	<input type="checkbox"/>

* Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. PEKRN mandatory for Micro SIP. Refer Item No. 14 and 15.

NAME OF THE GUARDIAN (In case of minor) / CONTACT PERSON - DESIGNATION / PoA HOLDER (In case of Non-individual Investors)

Mr. Ms. M/s.

RELATIONSHIP WITH MINOR

I/WE WOULD LIKE TO INVEST TO MEET MY/OUR FINANCIAL GOALS (choose anyone (✓) (Refer Item No. 18)

Purchase of Residence Children's Education Children's Marriage Retirement Others Please Specify Target Amount

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

HDFC MUTUAL FUND

Date: Head Office : HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.

Application/ Folio No.

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

Scheme / Plan / Option Scheme 1

 Scheme 2

 Scheme 3

ISC Stamp & Signature

2) INVESTMENT DETAILS [Please tick (✓) any one combination SIP]

Mandatory

<p>League of 20 Combo <input type="checkbox"/></p> <p>HDFC Flexi Cap Fund (erstwhile HDFC Equity Fund) (Rs.) _____</p> <p>Plan <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan</p> <p>Option <input type="checkbox"/> Growth+ <input type="checkbox"/> Payout of IDCW <input type="checkbox"/> Reinvestment of IDCW</p> <p>HDFC Top 100 Fund (Rs.) _____</p> <p>Plan <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan</p> <p>Option <input type="checkbox"/> Growth+ <input type="checkbox"/> Payout of IDCW <input type="checkbox"/> Reinvestment of IDCW</p> <p>HDFC Capital Builder Value Fund (Rs.) _____</p> <p>Plan <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan</p> <p>Option <input type="checkbox"/> Growth+ <input type="checkbox"/> Payout of IDCW <input type="checkbox"/> Reinvestment of IDCW</p>	<p>Market Cap Combo <input type="checkbox"/></p> <p>HDFC Top 100 Fund (Rs.) _____</p> <p>Plan <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan</p> <p>Option <input type="checkbox"/> Growth+ <input type="checkbox"/> Payout of IDCW <input type="checkbox"/> Reinvestment of IDCW</p> <p>HDFC Mid-Cap Opportunities Fund (Rs.) _____</p> <p>Plan <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan</p> <p>Option <input type="checkbox"/> Growth+ <input type="checkbox"/> Payout of IDCW <input type="checkbox"/> Reinvestment of IDCW</p> <p>HDFC Small Cap Fund (Rs.) _____</p> <p>Plan <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan</p> <p>Option <input type="checkbox"/> Growth+ <input type="checkbox"/> Payout of IDCW <input type="checkbox"/> Reinvestment of IDCW</p>
<p>Asset Allocation Combo <input type="checkbox"/></p> <p>HDFC Flexi Cap Fund (erstwhile HDFC Equity Fund) (Rs.) _____</p> <p>Plan <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan</p> <p>Option <input type="checkbox"/> Growth+ <input type="checkbox"/> Payout of IDCW <input type="checkbox"/> Reinvestment of IDCW</p> <p>HDFC Hybrid Equity Fund (Rs.) _____</p> <p>Plan <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan</p> <p>Option <input type="checkbox"/> Growth+ <input type="checkbox"/> Payout of IDCW <input type="checkbox"/> Reinvestment of IDCW</p> <p>HDFC Equity Savings Fund (Rs.) _____</p> <p>Plan <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan</p> <p>Option <input type="checkbox"/> Growth+ <input type="checkbox"/> Payout of IDCW <input type="checkbox"/> Reinvestment of IDCW</p>	<p>Do it Yourself Combo (Any 3 schemes of the list of schemes under Item No. A on page 3 of the form) <input type="checkbox"/></p> <p>HDFC (Rs.) _____</p> <p>Plan <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan</p> <p>Option <input type="checkbox"/> Growth+ <input type="checkbox"/> Payout of IDCW <input type="checkbox"/> Reinvestment of IDCW</p> <p>HDFC (Rs.) _____</p> <p>Plan <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan</p> <p>Option <input type="checkbox"/> Growth+ <input type="checkbox"/> Payout of IDCW <input type="checkbox"/> Reinvestment of IDCW</p> <p>HDFC (Rs.) _____</p> <p>Plan <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan</p> <p>Option <input type="checkbox"/> Growth+ <input type="checkbox"/> Payout of IDCW <input type="checkbox"/> Reinvestment of IDCW</p>
<p>Start Month/Year <input type="text" value="M M"/> <input type="text" value="Y Y Y Y"/> End Month/Year (Default Dec 2040) <input type="text" value="M M"/> <input type="text" value="Y Y Y Y"/> SIP Frequency <input type="checkbox"/> Monthly+ <input type="checkbox"/> Quarterly</p>	
<p>SIP Date (Please (✓) one or more of the following dates)</p> <p><input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd <input type="checkbox"/> 4th <input type="checkbox"/> 5th <input type="checkbox"/> 6th <input type="checkbox"/> 7th <input type="checkbox"/> 8th <input type="checkbox"/> 9th <input type="checkbox"/> 10th+ <input type="checkbox"/> 11th <input type="checkbox"/> 12th <input type="checkbox"/> 13th <input type="checkbox"/> 14th <input type="checkbox"/> 15th <input type="checkbox"/> 16th</p> <p><input type="checkbox"/> 17th <input type="checkbox"/> 18th <input type="checkbox"/> 19th <input type="checkbox"/> 20th <input type="checkbox"/> 21st <input type="checkbox"/> 22nd <input type="checkbox"/> 23rd <input type="checkbox"/> 24th <input type="checkbox"/> 25th <input type="checkbox"/> 26th <input type="checkbox"/> 27th <input type="checkbox"/> 28th <input type="checkbox"/> 29th <input type="checkbox"/> 30th <input type="checkbox"/> 31st</p>	
<p><input type="checkbox"/> SIP TOP-UP (✓) Not available for Daily SIP</p> <p>Amount (₹) ^ _____ OR Percentage^s (%) _____</p> <p>Frequency (✓): <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly* OR Frequency: Yearly</p>	
<p>SIP TOP-UP CAP CAP Amount*: ₹ _____ OR CAP Month-Year*: <input type="text" value="M M"/> <input type="text" value="Y Y Y Y"/></p> <p><i>(Investor has to choose only one option)</i></p>	

*Default if not selected.
 In case of Quarterly SIP, only the Yearly option is available as SIP Top-Up frequency. TOP UP amount has to be in multiples of Rs.100 only. Please see Item No. 6(c){i}
^sThe minimum TOP UP Percentage has to be 10% and in multiples of 1% thereafter, of the existing SIP installment. Investors/unit holders subscribing for this facility are required to submit the request at least 30 days prior to the SIP date. Top-up will be applicable from next effective SIP installment.
 *TOP-UP CAP amount: Please refer Item No. 6(c){ii} * TOP-UP CAP Month-Year: Please refer Item No. 6(c){ii}]

Maximum amount of debit (SIP) under direct debit facility for investors with bank accounts with State Bank of India shall not exceed Rs. 5,00,000/- per installment.

First SIP Transaction via Cheque No. Cheque Dated Amount@ (Rs.)

Mandatory Enclosure (if 1st Installment is not by cheque) Blank cancelled cheque Copy of cheque @The first cheque amount should be same as each/total SIP Amount.

3) BANK DETAILS

OTM Bank Details to be debited for the SIP (OTM already Registered)

Bank Name: Account Number:

NOTE: In case the OTM is not registered, please fill in the attached OTM Debit Mandate.

4) UNIT HOLDING OPTION DEMAT MODE* PHYSICAL MODE (Default) (Refer Item No. 9)

*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode

NSDL	DP Name _____	DP ID	I N							Beneficiary Account No.									
CDSL	DP Name _____	Beneficiary Account No. <input type="text"/>																	

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

5) DECLARATION AND SIGNATURE(S)

I/ We hereby confirm and declare as under:-

I/ We have read, understood and agree to comply with the terms and conditions of the scheme related documents of each of the Schemes opted for and the terms & conditions of enrolment for Systematic Investment Plan (SIP) and of NACH/ ECS (Debit Clearing) / Direct Debit / Standing Instruction facilities. I/ We hereby apply to the Trustees for enrolment under the SIP.

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 these Schemes are being recommended to me/us.

SIGNATURE (S)

First/ Sole Unit holder/ Guardian/ POA Holder

Second Unit holder

Third Unit holder

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

Terms and Conditions for Combination SIP

A. Combination SIP Facility is currently available for following open ended schemes:

Sr. No	Combination Category	Schemes available
1.	League of 20 Combo	<ul style="list-style-type: none"> HDFC Flexi Cap Fund (erstwhile HDFC Equity Fund) HDFC Top 100 Fund HDFC Capital Builder Value Fund
2.	Market Cap Combo	<ul style="list-style-type: none"> HDFC Top 100 Fund HDFC Mid-Cap Opportunities Fund HDFC Small Cap Fund
3.	Asset Allocation Combo	<ul style="list-style-type: none"> HDFC Flexi Cap Fund (erstwhile HDFC Equity Fund) HDFC Hybrid Equity Fund HDFC Equity Savings Fund
4.	Do It Yourself Combo	Any 3 Schemes* of HDFC Mutual Fund offering SIP.

*Currently, Combination SIP is available to investors in the following Scheme(s) (including Direct Plan thereunder) of HDFC Mutual Fund: HDFC Arbitrage Fund, HDFC Hybrid Equity Fund, HDFC Capital Builder Value Fund, HDFC Focused 30 Fund, HDFC Flexi Cap Fund (erstwhile HDFC Equity Fund), HDFC Equity Savings Fund, HDFC Infrastructure Fund, HDFC Growth Opportunities Fund, HDFC Mid-Cap Opportunities Fund, HDFC Balanced Advantage Fund, HDFC Retirement Savings Fund**, HDFC Small Cap Fund, HDFC Tax Saver*, HDFC Top 100 Fund.

*an open-ended equity linked savings scheme with a statutory lock in of 3 years and tax benefit

**An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

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.

Investors are requested to refer Scheme Information Document/ Key Information Memorandum for product labelling for easy understanding of the kind of product/scheme they are investing in and its suitability to them and for complete details about the Schemes.

HDFC SIP Combo is only a facility for ease of investing in multiple schemes with one form. Investors are requested to note that each investment through HDFC SIP Combo will be a separate investment in the concerned scheme and accordingly be governed by the terms and conditions of the relevant scheme.

HDFC SIP Combo should not be construed as financial planning solution/recommendation by HDFC Mutual Fund (the Fund) / HDFC Asset Management Company Limited (the AMC). It does not in any manner, indicate or imply either the quality of any particular Scheme or guarantee any performance/returns. Investments must be tailored to investor's individual situation and objectives and therefore, investors should consult their financial advisors to ascertain whether the products are suitable for them.

- B. Investors are requested to select any one of the available 4 categories. If the investor selects "Do It Yourself Combo", the investor has to mention any 3 schemes of HDFC Mutual Fund which offered under Combination SIP facility.
- C. The application shall be liable to be rejected if the investment details for all 3 schemes under the selected category are not provided. In case the investor selects schemes from different combination categories, the application will be rejected.
- D. The SIP date shall be common for all schemes under a combination category. Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a non-business day or on a date which is not available in a particular month, the SIP will be processed on the immediate next business day. In case the investor(s) choose all the days of the month, the SIP will be processed on all business days.
- E. In case an investor wishes to cancel the SIP, separate cancellation request shall be submitted for each Scheme.
- F. Please note that applications under "Combination SIP" shall be accepted only in physical form at the Official Points of Acceptance of HDFC Mutual Fund.
- G. Currently, this facility is not available on HDFCFM online platform/ stock exchanges infrastructure / MFU.

OTM Debit Mandate Form NACH/DIRECT DEBIT/SI

(Applicable for Lumpsum Additional Purchases as well as SIP Registrations received through various modes)



UMRN OFFICE USE ONLY Date

Utility Code OFFICE USE ONLY Create Modify Cancel

Sponsor Bank Code OFFICE USE ONLY I/We authorize HDFC Mutual Fund

To debit (tick✓) SB/CA/CC/SB-NRE/SB-NRO/OTHER Bank A/c number

With Bank IFSC/MICR

an amount of Rupees ₹

Debit Type Fixed Amount Maximum Amount **Frequency** Monthly Quarterly Half Yearly Yearly As & when presented

PAN/PEKRN Reference 2

1. I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity/ corporate or the bank where I have authorized the debit.

From

To

Or Until Cancelled Signature of Primary Account Holder Signature of Account Holder Signature of Account Holder

Phone No. 1. Name as in Bank Records 2. Name as in Bank Records 3. Name as in Bank Records

INSTRUCTIONS TO FILL ONE TIME MANDATE (OTM)

- Investor may register for the One Time Mandate (OTM) for NACH/DIRECT DEBIT/Standing Instruction (SI), as applicable, for payment towards any future purchase transactions (eg lumpsum, SIP) received through any mode i.e. physical or electronic ("OTM facility"). Investors who have already submitted a One Time Mandate (OTM) form i.e. already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
- Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- Mobile Number: Unit holder(s) should mandatorily provide their mobile number on the mandate form.
- Where the mode of holding in the bank account is "Joint", the OTM mandate is to be signed by all Jointholders. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- PAN/PEKRN:** Investors should provide the PAN/PEKRN of the First Holder in the space provided.
- Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of HDFC Mutual Fund.
- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
- Utility Code of the Service Provider will be mentioned by HDFC Mutual Fund
- Tick on the respective option to select your choice of action and instruction.
- The numeric data like Bank account number, Investors account number should be left padded with zeroes.
- Please mention the Name of Bank and Branch, IFSC / MICR Code.
- The maximum amount per transaction that can be processed must be mentioned in words. The amount in figures should be same as the amount mentioned in words. In case of ambiguity, the mandate will be rejected.
- If the investor wishes to opt for more than one dates / frequencies for debit from the bank account as in case of Systematic Investment Plan, it is advisable to select - "As & when presented".
- There is no maximum duration for enrolment.
An investor has an option to choose the 'End Date' of the mandate by filling the date or the Default Date i.e. December 2040 will be the end date.
- Please affix the Names of investors and signature/s as well as seal of Company (where required) and sign the undertaking.
- Investors enrolling for Daily/ Weekly SIP should select "As & when presented" as payment frequency in the OTM.



Declaration: I/We hereby declare that the particulars provided in this mandate are correct and complete and hereby agree to participate in the NACH/Direct Debit/Standing Instructions (SI) and make payments through the NACH platform according to the terms and conditions thereof. I/We further hereby agree and acknowledge that I/we will not hold the AMC and/or responsible for any delay and/or failure in debiting my bank account for reasons not attributable to the negligence and/or misconduct on the part of the AMC I/We hereby declare and confirm that, irrespective of my/our registration of the above mobile number in the 'DO NOT DISTURB (DND)', 'or in any similar register maintained under applicable laws, now or subsequent to the date hereof, I/We hereby consent to the Bank/AMC communicating with me/us in any manner whatsoever on the said mobile number with respect to the transactions carried out in my/our aforementioned bank account(s). I/We will inform the AMC about any changes in my bank account. I/We hereby agree to abide by the terms and conditions that may be intimated to me/us by the AMC/Bank with respect to the NACH/Direct Debit/SI from time to time.

Authorisation to Bank: This is to inform that I/We have registered for NACH (Debit Clearing) / Direct Debit / SI facility and that the payment towards my/our investments in the Schemes of HDFC Mutual Fund shall be made from my/our above mentioned bank account with your Bank. I/We hereby authorize the representatives of HDFC Asset Management Company Limited, Investment Manager to HDFC Mutual Fund carrying this mandate form to get it verified and executed. I/We authorize the Bank to debit my/our above-mentioned bank account for any charges towards mandate verification, registration, transactions, returns, etc, as applicable for my/our participation in NACH/Direct Debit/SI.

COMBINATION SIP TERMS & CONDITIONS FOR NACH/ECS (DIRECT CLEARING) / DIRECT DEBIT FACILITY / STANDING INSTRUCTION

The form can be used by investors who wish to enroll for SIP facility with OTM Facility. Micro Systematic Investment Plans (Micro SIPs) where aggregate of investments (Lumpsum plus SIP) in a rolling 12 month period or in a financial year i.e. April to March do not exceed Rs. 50,000 shall be exempt from the requirement of PAN. However, such investors shall be required to quote PAN Exempt KYC Reference Number (PEKRN) details of which are given in PAN Exempt Investments in point no. 15 below.

Combination SIP facility enables investors to start investments under SIP for Monthly/ Quarterly Frequency using a single application form and payment instruction.

- Under this Facility, payment only in respect of the first installment can be made using a cheque. The payment for all the subsequent installments will have to be through NACH or ECS (debit clearing)/ Direct Debit facility/ standing instruction facility provided by the banks.
 - The amount of investments in the Schemes through the facility can be different subject to the requirement of minimum amount of investment.
1. Enrolment Form should be completed in English and in Block Letters only. Please tick (3) in the appropriate box (), where boxes have been provided. Enrolment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund.

In case SIP/ Micro SIP investments are made through 'Third Party Payments' i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, Investors are required to additionally fill up & submit the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website www.hdfcfund.com) along with the SIP Enrolment Form.

2. a. Investment through Distributors

Distributors / Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUID) obtained by him/her from AMFI in the Application Form.. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUID in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUID is correctly filled up in the Application Form. However, in case of any exceptional cases where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUID box is left blank, you are required to provide the duly signed declaration to the effect as given in the form. For further details on EUID you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information.

These requirements do not apply to Overseas Distributors.

Direct Investments

Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.

- b. Existing unitholders in Scheme(s) of HDFC Mutual Fund are required to submit only the Combination SIP Application Form. Existing unitholders should provide their Folio Number.

Unitholders' details and mode of holding (single, joint, 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.
- c. Signature(s) should be as it appears on the Application Form / existing Folio and in the same order. In case the mode of holding is joint, all unit holders are required to sign.
3. a. New investors who wish to enroll are required to fill the (i) OTM Mandate Form (ii) Combination SIP Application Form (iii) the respective Scheme Application Form (included in the Key Information Memorandum) along with/ without the initial investment instrument. Investors are advised to read and understand and agree to abide by the Scheme Information Document(s), Key Information Memorandum(s) and Statement of Additional Information 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 can apply for SIP into respective Scheme/ Plans/ Options without any existing investment/ folio.

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/-.
4. This facility is offered to investors under the following two Plans (Frequency):
 - i) **Monthly Systematic Investment Plan (MSIP)**
 - ii) **Quarterly Systematic Investment Plan (QSIP)**
5. (i) The details of minimum amount per installment, minimum number of installments, maximum duration, entry load, exit load, etc. under MSIP and QSIP are given below:

	Schemes other than HDFC TaxSaver*	HDFC TaxSaver*
i) Minimum Amount per Installments		
MSIP	Rs. 500/- and in multiples of Rs. 100/-	Rs. 500/- and in multiples of Rs. 500/-
QSIP	Rs. 1,500/- and in multiples of Rs. 100/-	Rs. 1,500/- and in multiples of Rs. 500/-

ii) Total Minimum Number of Installments		
MSIP	<ul style="list-style-type: none"> • In respect of each SIP Installment less than Rs. 1,000/- in value: 12 Cheques • In respect of each SIP Installment equal to or greater than Rs. 1,000/- in value: 6 Cheques 	6 Installments
QSIP	<ul style="list-style-type: none"> • In respect of each SIP Installment less than Rs. 3,000/- in value: 4 Cheques • In respect of each SIP Installment equal to or greater than Rs. 3,000/- in value: 2 Cheques 	2 Installments

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

- (ii) There is no maximum duration for enrolment.

An investor has an option to choose the 'End Date' of the SIP by filling the date or by selecting the 'Default Date' i.e. December 2036.

However, SIPs will be registered in a folio held by a minor until the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- (iii) In respect of enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure.

The Load Structure for investments through SIP is as follows:

 - (a) **Entry Load:** Not Applicable. 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:** Applicable Exit Load, if any, in the Scheme/ Plan/ Option as on the date of enrollment of the SIP will be levied.

For Scheme load structure please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com
- (iv) In case the frequency of debit/installment (Monthly/ Quarterly) and date is not indicated, Monthly frequency shall be treated as the Default Frequency and 10th shall be treated as the Default date.
6. The first cheque should be drawn on the same bank account which is to be registered for NACH/ ECS (Debit Clearing) / Direct Debit / Standing Instruction. Alternatively, the cheque may be drawn on any bank, but investor should 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 enrollment provided the Enrolment Form is attested by the Bank from which installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the installment will be debited is attached to the form.
 - a. First Cheque and subsequent installments via NACH/ ECS (Debit Clearing)/ Direct Debit/ Standing Instruction should be of the same amount.
 - b. The Enrolment Form should be submitted at least 30 days before the first date for NACH/ECS (Debit Clearing)/ Direct Debit/ Standing Instruction.

If the start period is not mentioned, the chosen/Default date falling 30 days from submission date will be considered as the start date and will be registered from that date (eg. If the application is submitted on June 1 without indicating the start period then the SIP start date would be July 1).

^ In case the auto debit start date as mentioned in the form does not satisfy this condition, the first date shall be rolled over to begin from the immediately following month (provided the roll over date does not exceed the maximum time gap of 90 days between the SIP submission date and first installment of SIP through NACH/ECS (Debit Clearing) or Direct Debit/ Standing Instruction) and the end date shall accordingly get extended.
- c. (i) **SIP Top-up Facility:**
 - **SIP Top-up Facility is not available under Micro SIPs.** In case the SIP amount (including Top-up) exceeds the maximum amount mentioned by the investor in the debit mandate, the SIP Top-up request will stand rejected and the SIP will continue to be processed with the last topped up SIP installment amount.
 - For HDFC TaxSaver, the SIP top-up in fixed amounts and percentage shall be minimum Rs. 500 and in multiples of Rs. 500/- thereafter.
- Fixed Amount Top-up option:**
 1. SIP Top-up is a facility wherein an investor who wishes to enroll for SIP has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. The SIP top-up amount should be filled in the SIP Enrolment Form itself.
 2. The SIP Top-up amount should be in multiples of Rs. 100/- only.
 3. Monthly SIP offers top-up frequency at half yearly and yearly intervals. Quarterly SIP offers top-up frequency at yearly intervals only. In case the topup frequency is not indicated under Monthly SIP, it will be considered as yearly interval.
- Percentage Top-up option:**
 1. Investor can Top-up the SIP amount by a minimum percentage viz. 10% and in multiples of 1% thereafter, of the existing SIP installment.
 2. SIP (including the Top-up) amount will be rounded off to the nearest Rs. 10.
 3. Percentage Top-up can be done at annual frequency only.
- (c) (ii) **TOP-UP CAP**
 1. Top-up cap amount: Investor has an option to cap the SIP Top-up amount once the SIP installment (including Top-up amount) reaches a fixed pre-defined amount. Thereafter the SIP installment will remain constant till the end of SIP tenure. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the debit mandate. In case of difference between

the cap amount & the maximum amount mentioned in debit mandate, then amount which is lower of the two amounts shall be considered as the default SIP cap amount.

2. Top-up cap month-year: Investor has an option to provide an end date to the SIP Top-up amount. It is the date from which Top-up to the SIP installment amount will cease and the SIP installment will remain constant till the end of SIP tenure. Investor shall have flexibility to choose either top-up cap amount or top-up cap month-year. In case of multiple selections, top-up cap amount will be considered as default selection.
- d. In case, the name is not pre-printed on the cheque or signature on the cheque does not match, then the first named applicant/investor should submit any one of the following documents i.e. a copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying the investors bank account details (Account Number, type, Branch, MICR Code). For other mode of payment and further details, please refer to the section 'Third Party Payments' under the instructions in the Key Information Memorandum and section 'How to Apply' under Statement of Additional Information available on our website www.hdfcfund.com
- e. Any of the following payment modes may be used for collection of SIP installments.

(i) Payment through Direct Debit Facility

Investors / Unit holders may enroll for Direct Debit Facility available with the following banks / branches:

Banks	Branches
Allahabad Bank, Axis Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Limited, IndusInd Bank Limited, State Bank of India, and Union Bank of India	All Branches
Banks	Branches
Bank of India, Bank of Baroda and Punjab National Bank	Select Branches

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

(ii) Payment through Standing Instruction

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 designated bank account. Currently, the arrangement for direct debit facility is with:

Axis Bank • Dhanlaxmi Bank Ltd. • HDFC Bank • ICICI Bank • South Indian Bank

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

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. Please contact the nearest Investor Service Centre of HDFC Mutual Fund for updated list.

(iii) Change in OTM debit mandate

Unitholders who wish to change/ modify the OTM debit mandate shall provide the folio number, fill in section 2 of the form w.r.t. Scheme name, plan, option, SIP start date, SIP end date and submit fresh OTM debit mandate.

7. Units will be allotted on the applicable dates subject to realization of funds where total SIP investments on a date amount to Rs. 2 lakh or more. 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 proceeds. Further, in case of first SIP investment accepted through cheque 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.
8. The first cheque should be drawn in favour of "HDFC MF Multi SIP Collection A/c Permanent Account Number" or "HDFC MF Multi SIP Collection A/c First Investor Name" (e.g. the cheque should be drawn in favour of "HDFC MF Multi SIP Collection A/c ABCDE1234F" OR "HDFC MF Multi SIP Collection A/c Bhavesh Shah" and crossed "Account Payee only". Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheque.
9. Investors have an option to hold the Units in dematerialized form (except units of HDFC Children's Gift Fund). However, this facility is not available in case of units offered under the Daily/Weekly/Fortnightly Dividend Option(s).

The units will be allotted in demat form based on the applicable NAV as per the terms of the respective Scheme Information Document(s) and will be credited to investor's Demat Account on weekly basis on realization of funds. For e.g. Units will be credited to investor's Demat account every Monday on the basis of realization status received during the last week (Monday to Friday).

Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL). If PAN is not mentioned by applicants, the application may be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for verification. Names, mode of holding, PAN details, etc. of the investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the

depository records and realization of payment. In case the details mentioned in the application do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore will be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid in all respects.

All details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable.

Holding / transacting of units held in demat mode shall be in accordance with the procedures / requirements laid down by the Depositories, viz. NSDL/ CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder.

10. You can discontinue the SIP by giving thirty days written notice to any of our Investor Service Centres. For cancellation request, please fill in section 2 of the form w.r.t. Scheme Name, Plan, Option, SIP Start Date as mentioned at the time of registration. Separate cancellation request must be submitted for each Scheme in which SIP has to be cancelled.

11. Enrollment will be discontinued in cases where six consecutive 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.

12. Units of HDFC TaxSaver and HDFC Retirement Savings Fund cannot be transferred / pledged / redeemed / switched - out until completion respective lock in period.

13. In case the first SIP installment is processed (as the cheque may be banked) and the application is found to be defective, the SIP registration will be ceased for future installments. Investor will be sent a communication to this effect. No refunds shall be made for the units already allotted. However, redemptions/ switch-outs shall be allowed.

14. Permanent Account Number (PAN)

(a) 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) except as mentioned in point (b) below. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the legal guardian, as the case may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available.

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

(b) PAN Exempt Investments

SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of upto Rs.50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) and Sole proprietary firms who do not possess a PAN ("Eligible Investors")* are exempt from submission of PAN for investments upto Rs.50,000 in a rolling 12 month period or in a financial year i.e. April to March. However, Eligible investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form. In case the applicant is a minor, PAN /PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs.

If an application for investment together within investments made in a rolling 12 month period or in a financial year exceeds Rs.50,000, such an application will be rejected.

Fresh / Additional Purchase and Systematic Investment Plans will be covered in the limit of Rs.50,000. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

The detailed procedures / requirements for accepting applications shall be as specified by the AMC/Trustee from time to time and their decision in this behalf will be final and binding.

* HUFs and other categories are not eligible for such investments.

15. Know Your Customer (KYC) Compliance

a. KYC registered under KYC Registration Agency (KRA):

Units held in account statement (non-demat) form

It is mandatory for the Investors to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter for all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/Flex STP/ Flexindex Plan/ Dividend Transfer Plan (DTP). 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.

SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.hdfcfund.com. Existing KYC compliant investors of the Fund can continue the practice of providing KYC Acknowledgement Letter/ Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.cvlindia.com) using the PAN at the time of investment.

Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with the Fund. However, the Fund reserves the right to carry out fresh KYC of the investor in its discretion.

Units held in electronic (demat) form

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/ AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

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

b. Central KYC Records Registry (CKYCR):

The Government of India vide their Notification dated November 26, 2015 authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money-Laundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the **new customer/investors (not KYC-KRA compliant)** on CERSAI's online platform. CERSAI is a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and interoperability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/investors creates a new relationship with a financial entity. Central KYC (CKYC) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Number") and that same may be quoted by the investor wanting to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self certified copy of the investor's PAN card and update/upload the same in CKYCR.

In case the Investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form".

16. Transaction Charges

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, as amended from time to time the AMC/ the Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor including transactions routed through Stock Exchange(s) platform viz. NSE Mutual Fund Platform ("NMF II") and BSE Mutual Fund Platform ("BSE STAR MF") (provided the Distributor has opted-in to

receive the Transaction Charges). The Distributor may opt to receive transaction charges based on the type of product.

Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase/ subscription amount and payable to the Distributor. The balance amount shall be invested.

TRANSACTION CHARGES IN CASE OF INVESTMENTS THROUGH SIP:

Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments.

Transaction Charges shall not be deducted:

- (a) where the Distributor of the investor has not opted to receive any Transaction Charges
- (b) for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- (c) for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.; and
- (d) for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor).
- (e) for purchases / subscriptions routed through Stock Exchange(s) through stock brokers.

First/ Sole Applicant/ Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. The AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN)/PAN Exempt KYC Reference Number (PEKRN) at the First/ Sole Applicant/ Guardian level. If the PAN/PEKRN details are available, then the First/ Sole Applicant/ Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. Rs. 150 for first time investors or Rs. 100 for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

- 17. a. Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited (HDFC AMC)/HDFC Trustee Company Limited (HDFC Trustee) / its registrars and other service providers responsible and/or liable, 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/fault not attributable to HDFC Mutual Fund/HDFC AMC.
- b. HDFC Mutual Fund / HDFC AMC, HDFC Trustee, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. that may be suffered and/or incurred by the investor while availing this facility. The investor is solely responsible for all the risks attendant with using this facility.
- c. HDFC Mutual Fund / HDFC AMC reserves the right to reject any application without assigning any reason thereof.
- d. Auto Debit facility is subject to the terms and conditions of the Banks offering the said facility and the Investors will not hold HDFC Mutual Fund / HDFC AMC responsible for any rejection.

18. Financial Goals

We help you to record the financial goal you are investing for. Investors can now record the specific financial goal the investor is endeavoring to achieve using the investment in specific scheme/plan.

Unit holders are requested to note that:

- i.) Only one financial goal can be indicated per scheme/plan.
- ii.) In case a different financial goal is indicated for a subsequent investment in the same scheme/Plan within the same folio, the earlier financial goal would be over written.

Investors should consult their financial advisers if in doubt about whether the Scheme is suitable to meet their Financial Goals.

- 19. HDFC Mutual Fund/ HDFC AMC reserves the right to change/modify the terms and conditions of the Combination SIP. For the updated terms and conditions of SIP, contact the nearest ISC or visit our website www.hdfcfund.com

Enrolment Form

(Please refer Product labeling available on cover page and terms and conditions overleaf)

Enrolment Form No. _____

KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.)						FOR OFFICE USE ONLY (TIME STAMP)	
ARN	ARN Name	Sub Agent's ARN	Bank Branch Code	Internal Code for Sub-Agent/Employee	Employee Unique Identification Number (EUIN)		
AFARN-64917					E434563		
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 Y Y
EUIN Declaration (only where EUIN box is left blank) (Refer Instruction No. 19) I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.							
Sign Here First / Sole Unit Holder / Guardian		Sign Here Second Unit Holder		Sign Here Third Unit Holder			

I/We hereby declare and confirm that I/we have read and agree to abide by the terms and conditions of the scheme related documents and the terms & conditions mentioned overleaf of Systematic Transfer Plan (STP) and the relevant Scheme(s) and hereby apply to the Trustees for enrolment under the STP in the following Scheme(s)/Plan(s)/Options(s). **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.**

Please (✓) any one. NEW REGISTRATION CANCELLATION

Folio No. of 'Transferor' Scheme (for existing Unit holder) / Application No. (for new investor) _____

Name of the Applicant	PAN# or PEKRN#	KYC Number	KYC is mandatory# Please (✓)
Name of First/Sole Applicant	<input type="text"/>	<input type="text"/>	Proof Attached <input type="checkbox"/>
Name of Guardian in case First/Sole Applicant is a minor	<input type="text"/>	<input type="text"/>	Proof Attached <input type="checkbox"/>
Name of Second Applicant	<input type="text"/>	<input type="text"/>	Proof Attached <input type="checkbox"/>
Name of Third Applicant	<input type="text"/>	<input type="text"/>	Proof Attached <input type="checkbox"/>

Please attach Proof. If PAN/PEKRN/KYC is already validated, please don't attach any proof. Refer Instruction No. 16 and 17

Name of 'Transferor' Scheme/Plan/Option	(Investors applying under Direct Plan must mention "Direct" against the Scheme name).		
Name of 'Transferee' Scheme/Plan/Option	(Investors applying under Direct Plan must mention "Direct" against the Scheme name).		
For Fixed Systematic Transfer Plan (FSIP) (for T&C of STP registered during NFO, Refer Instruction No. 8) (Please ✓ any one) (Refer Instruction No. 7)	Amount of Transfer per Installment: Rs. _____		
	<input type="radio"/> Daily#	No. of Installments:* _____	
	<input type="radio"/> Weekly\$ [Day of Transfer (Please ✓ any one)] <input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday <input type="checkbox"/> Thursday <input type="checkbox"/> Friday ⁺	No. of Installments:* _____	
For Capital Appreciation Systematic Transfer Plan (CASTP) (Not available during the NFO period) (Please ✓ any one) (Refer Instruction No. 9)	<input type="radio"/> Monthly ⁺ <input type="radio"/> Quarterly	Enrolment Period*:	
	Date of Transfer (Please ✓ any one. No other date can be specified.) <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th ⁺ <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th	From:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		To:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

In case of multiple registrations, please fill up separate Enrolment Forms. #Refer Instruction No. 7 (a) \$Refer Instruction No. 7 (b) *Refer Instruction No. 10
⁺Default Frequency/Date/Day [Refer Instruction 10(a)(v)&(vi)]

SIGNATURE(S)

First / Sole Unit Holder / Guardian

Second Unit Holder

Third Unit Holder

Please note : Signature(s) should be as it appears in the folio/ 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:	Head Office : HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.	Enrolment Form No./Folio No.
Received from Mr./Ms./M/s. _____ from Scheme / Plan / Option _____ to Scheme / Plan / Option _____	'STP' application for transfer of Units;	ISC Stamp & Signature

TERMS & CONDITIONS / INSTRUCTIONS FOR STP

1. STP is a facility wherein unit holder(s) of designated open-ended scheme(s) of HDFC Mutual Fund (Transferor Scheme) can opt to transfer a fixed amount or capital appreciation amount at regular intervals to designated open-ended scheme(s) of HDFC Mutual Fund (Transferee Scheme). The STP Facility is available only for units held / to be held in Non-demat Mode in the Transferor and the Transferee Scheme. Currently all open ended schemes (including Direct Plan thereunder) except ETFs are eligible Transferor/ Transferee Schemes for this facility.
The above Scheme(s) are subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.
 2. The STP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The STP Enrolment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund.
 3. One STP Enrolment Form can be filled for one Scheme/Plan/Option only.
 4. Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI 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
 5. Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. Unitholders' names should match with the details in the existing folio number, failing which, the application is liable to be rejected.
 6. STP offers unit holders the following two Plans:
 - i. Fixed Systematic Transfer Plan (FSTP)
 - ii. Capital Appreciation Systematic Transfer Plan (CASTP)
 FSTP offers transfer facility at daily, weekly, monthly and quarterly intervals and CASTP offers transfer facility at monthly and quarterly intervals. Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers. If no frequency is chosen, Monthly frequency shall be treated as the Default Frequency.
 7.
 - a. Under the FSTP -Daily Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 500 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver*) on every Business Day.
 - b. Under the FSTP - Weekly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 500 and any amount thereafter for schemes other than HDFC TaxSaver* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver*) on any Business Day of the week i.e. Monday, Tuesday, Wednesday, Thursday or Friday.
 - c. Under the FSTP - Monthly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver*) on the 1st, 5th, 10th, 15th, 20th or 25th of each month.
 - d. Under the FSTP - Quarterly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 3,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver*) on the 1st, 5th, 10th, 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc.

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

In case there is no minimum amount (as specified above under each Option) available in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and account will be closed.

If STP date/day is a non-Business Day, then the next Business Day shall be the STP Date/ Day and the same will be considered for the purpose of determining the applicability of NAV.

Unit holders should be aware that if they decide to take up this facility, there is possibility of erosion of capital e.g. If the unit holder decides to transfer Rs. 3,000 every quarter and the appreciation is Rs. 2,500, then such transfer proceeds will comprise of Rs. 2,500 from the capital appreciation and Rs. 500 from the unit holder's capital amount.
 8. **STP during NFO-**
 - i. STP during NFO would be available only under FSTP option. The first installment for STP application received for monthly / quarterly frequency would be processed on the allotment date irrespective of the transfer date opted by the investor. However, subsequent transfers would be processed on the date opted by the investor. In respect of STP instalments for daily and weekly frequencies falling upto the NFO allotment date, STP-out will be processed as per the Applicable NAV of Transferor Scheme on the relevant instalment dates. However, STP-into the new scheme will be processed on the NFO allotment date. The STP instalments under Daily and Weekly frequencies falling between the NFO allotment date and scheme re-opening date, will be processed on the scheme re-opening date at applicable NAVs of Transferor and Transferee Scheme.
 - ii. Applications received under FSTP during NFO would be accepted only upto 1 day prior to NFO closure date. For applications submitted on the last day of the NFO, the STP would commence post reopening of scheme, on the installment date chosen by the investor.
 - iii. HDFC Mutual Fund/ AMC may from time to time add/ alter/ amend the rules for processing STP applications during NFO. HDFC Mutual Fund/ AMC has the right to process applications received during the NFO in a manner it may deem fit and has the right to reject any application.
 9. Under the CASTP- Monthly Interval, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 300) by way of capital appreciation on the 1st, 5th, 10th, 15th, 20th or 25th of each month. Under the CASTP-Quarterly Interval, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 1,000) by way of capital appreciation on the 1st, 5th, 10th, 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Please note that no transfers will take place if there is no minimum capital appreciation amount (except for last transfer leading to closure of account). The capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where CASTP has been processed and paid) and the next CASTP date e.g. if the appreciation is Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter, the unit holder will receive only the appreciation i.e. Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter.
 10.
 - a. (i) The minimum number of installments under Daily FSTP and Weekly FSTP is as follows:
 - For schemes other than HDFC TaxSaver*:
 - where installment amount is less than Rs. 1,000/- : 12
 - where installment amount is equal to or greater than Rs. 1,000/- : 6
 - For HDFC TaxSaver*: 6

* an open-ended equity linked savings scheme with a lock-in period of 3 years.
 - (ii) There should be a minimum of 6 Installments for enrolment under Monthly FSTP and CASTP and 2 installments for Quarterly FSTP and CASTP.
 - (iii) Also, the minimum unit holder's account balance or a minimum amount of application at the time of STP enrolment in the Transferor Scheme should be Rs. 12,000.
 - (iv) In case of FSTP Daily / Weekly Interval and Monthly/ Quarterly Interval, Unitholders are required to fill in the number of installments and the enrolment period respectively in the Enrolment Form, failing which the Form is liable to be rejected.
 - (v) In case Day of Transfer has not been indicated under FSTP - Weekly frequency, Friday shall be treated as Default day of transfer.
 - (vi) In case, the Enrolment Period has been filled, but the STP Date and/or Frequency (Monthly/ Quarterly) has not been indicated, Monthly frequency shall be treated as Default frequency and 10th shall be treated as Default Date.

STP is only a disciplined way of investing and units may not be allotted on the selected date if the amount is not available for utilization by the Scheme.
 - b. In case of FSTP - Daily and Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request.
 - c. The application for enrollment for FSTP - Monthly & Quarterly Interval and CASTP - Monthly & Quarterly Interval should be submitted at least 10 Days and not more than 90 days before the desired commencement date. In case the Start Date is mentioned but End Date is not mentioned, the application will be registered for the minimum number of installments. In case the End Date is mentioned but Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application from the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day), provided the minimum number of installments are met.
 - d. There will be no maximum duration for STP enrolment. However, STPs will be registered in a folio held by a minor, only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
11. **In respect of STP enrollments made in the above-mentioned Scheme(s), the Load Structure of respective Transferor and Transferee Schemes prevalent at the time of enrollment shall govern the investors during the tenure of the STP.**
For Scheme load structure, please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com
12. STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
13. The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Schemes will not be applicable for STP except for HDFC TaxSaver.
14. Unit holders will have the right to discontinue the STP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 10 days prior to the due date of the next transfer date. On receipt of such request, the STP facility will be terminated.
15. Units of HDFC TaxSaver (open-ended equity linked savings schemes with a lock-in period of 3 years) 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**
 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) {Except as mentioned below} irrespective of the amount of investment. 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. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available with PAN Number.
Redemption and related transaction(s) will not be allowed if PAN is not updated in the folios.
 For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.hdfcfund.com
PAN Exempt Investments
 PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per installment is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.
17. **Know Your Customer (KYC) Compliance:** Investors should note that it is mandatory for all registrations for Systematic Transfer Plan (STP) to quote the KYC Compliance Status/ KYC Number, as applicable for each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Statement of Additional Information available on our website www.hdfcfund.com
18. Investors with existing STP enrolment, who wish to invest under the Direct Plan of the Transferee Scheme must cancel their existing enrolment and register afresh for the facility.
19. **Investments through distributors**
 As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors/ employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.
Employee Unique Identification Number (EUIIN)
 Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.
New cadre distributors
 Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible scheme is available on www.hdfcfund.com). They also hold an EUIIN which must be quoted in the application form. In case your application for subscription through such distributor is not for an eligible scheme, it is liable to be rejected. These requirements do not apply to Overseas Distributors.
20. **Overseas Distributors**
 For, overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.
20. HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to change/modify the terms and conditions of the STP. For the updated terms and conditions of STP, contact the nearest ISC or visit our website www.hdfcfund.com