

Application cum Flex STP Form

HDFC LOW DURATION FUND (Offer of Units At Applicable NAV)

CIG

(Please refer Product labeling available on page 11-13)

Investors must read the KIM and the instructions (for Instructions refer page 5-10 before completing this Form. This Form should be completed in English and in **BLOCK LETTERS** only.

KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.) (Refer Instruction 1)						FOR OFFICE USE ONLY (TIME STAMP)	CAMS bar code
ARN/RIA Code/Stock Broker/ Portfolio Manager Registration Number (PMRN)	ARN/RIA/Portfolio Manager's/ Stock Broker's Name	Sub Agent's ARN	Bank Branch Code	Internal Code for Sub-Agent/ Employee	Employee Unique Identification Number (EUIIN)		
ARN-							

EUIIN Declaration (only where EUIIN box is left blank) (Refer Instruction 1)
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	First/ Sole Applicant/ Guardian/ PoA Holder	Second Applicant	Third Applicant

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer Instruction 2)

☐ I confirm that I am a first time investor across Mutual Funds. **OR** ☐ I confirm that I am an existing investor across Mutual Funds.
In case the purchase/ subscription amount is Rs. 10,000 or more and your Distributor has opted in to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

1. EXISTING UNIT HOLDER INFORMATION (IF YOU HAVE EXISTING FOLIO, PLEASE FILL IN SECTIONS viz. 1, 6, 7, 9 AND 13 ONLY. Refer instruction 3).

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

2. MODE OF HOLDING [Please tick (✓)] ☐ Single ☐ Joint (Default) ☐ Anyone or Survivor

3. UNIT HOLDER INFORMATION (Refer instruction 4) DATE OF BIRTH@/DATE OF INCORPORATION D D M M Y Y Y Y Proof of date of birth@ Please (✓) ☐ Attached

NAME OF FIRST / SOLE APPLICANT (In case of Minor, there shall be no joint holders) (Name of the unitholder needs to as per PAN records(all unitholder))
Mr. Ms. M/s. Nationality PAN#/ PEKRN# KYC # [Please tick (✓)] (Mandatory) ☐ Proof Attached

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / NAME OF CONTACT PERSON - DESIGNATION (in case of non-individual Investors)
Mr. Ms. Nationality Designation Contact No. PAN#/ PEKRN# DATE OF BIRTH D D M M Y Y Y Y KYC # [Please tick (✓)] (Mandatory) ☐ Proof Attached

Relationship with Minor@ Please (✓) ☐ Father ☐ Mother ☐ Court appointed Legal Guardian Proof of relationship with minor@ Please (✓) ☐ Attached @ Mandatory

CONTACT DETAILS OF FIRST / SOLE APPLICANT Country Code - Mobile STD Code Res. Telephone No. Office eAlerts Mobile eDocs Email of First / Sole holder ^ IN CAPITALS

This mobile number belongs to (Mandatory Please ✓): ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ POA ☐ Custodian (for FPIs only) ☐ PMS
This email id belongs to (Mandatory Please ✓): ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ POA ☐ Custodian (for FPIs only) ☐ PMS

☐ I hereby declare that I shall immediately notify any change to the mobile number/ email id. (Refer instruction 9)
☐ I/ We would like to register for online access to transact on HDFCMFOnline Investors as per the terms & conditions displayed on website: www.hdfcfund.com (Email id mandatory) (only for non individuals and individuals with mode of holding as 'Joint'). Refer Instruction 12.

^ On providing email-id investors shall receive the scheme wise annual report or an abridged summary thereof/ account statements/ statutory and other documents by email.
However, if the investors wish to receive physical copy of the scheme wise annual report or an abridged summary thereof [Please tick (✓)] Opt-in ☐ (Refer Instruction 9)

MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Refer Instruction 4a)
CITY STATE PIN CODE COUNTRY

KYC Details

Status of First/ Sole Applicant [Please tick (✓)] ☐ Individual ☐ Non - Individual* [Please attach FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self Certification Form] (Mandatory) (Refer Instruction 4 & 18)

☐ Resident Individual ☐ Partnership ☐ Trust ☐ HUF ☐ AOP ☐ PIO ☐ Pvt. Ltd. Company ☐ Public Ltd. Company ☐ Minor through guardian ☐ BOI ☐ OCI ☐ Body Corporate ☐ LLP
☐ Society/Club ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Foreign National Resident in India ☐ FPI ☐ Sole Proprietorship ☐ Non Profit Organisation ☐ Others (please specify)

LEI No. **Expiry Date:** DD MM YYYY

(Mandatory for Non - Individuals transacting / proposing to transact for an amount of Rs. 50 crores or more)
* Trust/Societies/Section 8 companies to give below declaration

We are a "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013). ☐ YES ☐ NO

If yes, please quote Registration No. of Darpan portal of Niti Aayog.
(If not registered already, please register immediately and confirm with the above information)

Occupation Details [Please tick (✓)] ☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife
☐ Student ☐ Proprietorship ☐ Others (Please specify)

Gross Annual Income in Rs. [Please tick (✓)] ☐ Below 1 lac ☐ 1-5 lac ☐ 5-10 lac ☐ 10-25 lac ☐ 25 lac- 1 cr ☐ > 1 cr
OR Networth in Rs. (Mandatory for Non Individual) as on D D M M Y Y Y Y (not older than 1 year)

For Individual [Please tick (✓)] ☐ I am Politically Exposed Person ☐ I am Related to Politically Exposed Person ☐ Not Applicable

Please attach Proof. Refer instruction No 15 for PAN/PEKRN and No 17a for KYC (KRA). Refer instruction No 17b for KYC Identification Number issued by CKYCR.

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Ser vice Centre or call us at our Customer Ser vice Number 180030106767 (Toll Free)]

HDFC MUTUAL FUND Head office : HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020. CIG
Date : Received from Mr. / Ms. / M/s. an application for Purchase of Units of Scheme / Plan Name **HDFC LOW DURATION FUND**

Option / Sub-option: Payout Option: alongwith Cheque / Payment Instrument as detailed overleaf. Please Note: All Purchases are subject to realisation of Cheques / Payment Instrument.

ISC Stamp & Signature

... continued overleaf

November 2024

4. JOINT APPLICANT DETAILS, If any (Refer instruction 4) (In case of Minor, there shall be no joint holders)

1. NAME OF SECOND APPLICANT

DATE OF BIRTH

Mr

Ms.

M/s.

Nationality

PAN#/ PEKRN#

KYC # [Please tick (✓)] (Mandatory)

Proof Attached

Occupation Details [Please tick (✓)]

Private Sector Service

Public Sector Service

Government Service

Business

Professional

Agriculturist

Retired

Housewife

Student

Proprietorship

Others (Please specify)

Gross Annual Income in Rs. [Please tick (✓)]

Below 1 lac

1-5 lac

5-10 lac

10-25 lac

25 lac- 1 cr

> 1 cr

For Individual [Please tick (✓)]

I am Politically Exposed Person

I am Related to Politically Exposed Person

Not Applicable

CONTACT DETAILS OF SECOND APPLICANT

eAlerts Mobile

eDocs Email of First / Sole holder ^

IN CAPITALS

This mobile number belongs to (Mandatory Please ✓):

Self

Spouse

Dependent Children

Dependent Siblings

Dependent Parents

Guardian

POA

Custodian (for FPIs only)

PMS

This email id belongs to (Mandatory Please ✓):

Self

Spouse

Dependent Children

Dependent Siblings

Dependent Parents

Guardian

POA

Custodian (for FPIs only)

PMS

2. NAME OF THIRD APPLICANT

DATE OF BIRTH

Mr

Ms.

M/s.

Nationality

PAN#/ PEKRN#

KYC # [Please tick (✓)] (Mandatory)

Proof Attached

Occupation Details [Please tick (✓)]

Private Sector Service

Public Sector Service

Government Service

Business

Professional

Agriculturist

Retired

Housewife

Student

Proprietorship

Others (Please specify)

Gross Annual Income in Rs. [Please tick (✓)]

Below 1 lac

1-5 lac

5-10 lac

10-25 lac

25 lac- 1 cr

> 1 cr

For Individual [Please tick (✓)]

I am Politically Exposed Person

I am Related to Politically Exposed Person

Not Applicable

CONTACT DETAILS OF THIRD APPLICANT

eAlerts Mobile

eDocs Email of First / Sole holder ^

IN CAPITALS

This mobile number belongs to (Mandatory Please ✓):

Self

Spouse

Dependent Children

Dependent Siblings

Dependent Parents

Guardian

POA

Custodian (for FPIs only)

PMS

This email id belongs to (Mandatory Please ✓):

Self

Spouse

Dependent Children

Dependent Siblings

Dependent Parents

Guardian

POA

Custodian (for FPIs only)

PMS

5. POWER OF ATTORNEY (PoA) HOLDER DETAILS

Name of PoA

Mr.

Ms.

M/s.

PAN#/ PEKRN#

KYC Number

KYC # [Please tick (✓)] (Mandatory)

Proof Attached

eAlerts Mobile

eDocs Email of PoA holder ^

IN CAPITALS

Please attach Proof. Refer instruction No 15 for PAN/PEKRN and No 17a for KYC (KRA). Refer instruction No 17b for KYC Identification Number issued by CKYCR.

6. FATCA AND CRS INFORMATION (for Individual including Sole Proprietor) (Self Certification) (Refer instruction 4)

The below information is required for all applicant(s)/ guardian
Address Type:

Residential or Business

Residential

Business

Registered Office (for address mentioned in form/existing address appearing in Folio)

Category	First Applicant/Guardian in case of Minor	Second Applicant/ Guardian	Third Applicant
Place/ City of Birth			
Country of Birth			
Country of Tax Residency#			
Is the applicant(s)/guardian's Country of Birth/Citizenship/ Nationality/Tax Residency other than India? Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below*.	First Applicant/Guardian in case of Minor <div><div>Yes</div><div>No</div></div>	Second Applicant/ Guardian <div><div>Yes</div><div>No</div></div>	Third Applicant <div><div>Yes</div><div>No</div></div>

If Yes, please provide the following information [mandatory]

Category	First Applicant/Guardian in case of Minor	Second Applicant/ Guardian	Third Applicant
Tax Payer Ref. ID No ^			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or other, please specify]			

#To also include USA, where the individual is a citizen/ green card holder of USA. ^ In case Tax Identification Number is not available, kindly provide its functional equivalent.

7. UNIT HOLDING OPTION

DEMAT MODE* (Enclose Latest Client Master / Demat Account Statement)

PHYSICAL MODE (Default)

 (refer instruction 12)

*Demat Account details are mandatory for (i) FPIs and (ii) investors who wish to hold the units in Demat Mode (Account statement (CAS) for units held in demat mode will be issued only by NSDL/CDSL)

NSDL

DP Name

DP ID

I

N

Beneficiary Account No.

CDSL

DP Name

Beneficiary Account No.

Particulars	
Scheme Name / Plan / Option / Sub-option / Payout Option	<div><div>HDFC Low Duration Fund - Regular Plan</div><div>HDFC Low Duration Fund - Direct Plan</div></div>
Cheque / Payment Instrument / UTR No. / Date	
Drawn on (Name of Bank and Branch)	
Amount in figures (Rs.)	

... continued overleaf

8. INVESTMENT DETAILS & PAYMENT DETAILS (This Scheme shall be the Transferor Scheme for Flex STP – Please (✓) Choice of Scheme / Plan / Option)
(Cheque / Payment Instrument should be drawn in favour of "HDFC Low Duration Fund A/c PAN" or "HDFC Low Duration Fund A/c Investor Name" (refer instruction 8 & 10)
The name of the first/ sole applicant must be pre-printed on the cheque. Please write Application Form No. / Folio No. on the reverse of the Cheque / Payment Instrument.

<input type="checkbox"/> HDFC Low Duration Fund - Regular Plan		<input type="checkbox"/> HDFC Low Duration Fund - Direct Plan	
<input type="checkbox"/> Growth	<input type="checkbox"/> Income Distribution cum Capital Withdrawal (IDCW) Option (The amounts can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.) <input type="radio"/> Daily (Reinvestment only) <input type="radio"/> Weekly <input type="radio"/> Monthly		
		<input type="checkbox"/> Payout	<input type="checkbox"/> Reinvestment
		<input type="checkbox"/> Payout	<input type="checkbox"/> Reinvestment
For Default Plan (viz. Direct / Regular Plan) refer instruction 7.			
Mode of Payment		<input type="checkbox"/> Cheque	<input type="checkbox"/> NEFT/ RTGS
		<input type="checkbox"/> OTM/ Fund Transfer	
Please note that OTM can be selected as mode of payment provided OTM is already registered. In case OTM is not registered please fill in the attached OTM Debit Mandate to make future transactions via OTM			
Payment Type [Please (✓)]		<input type="checkbox"/> Non-Third Party Payment <input type="checkbox"/> Third Party Payment (Please attach 'Third Party Payment Declaration Form')	
(i) Payment for [Please (✓)]		<input type="checkbox"/> Lump sum Investment <input type="checkbox"/> Systematic Investment Plan (SIP) [Please attach duly filled and signed SIP Enrolment Form (For Investments through Auto Debit/ECS/ Standing Instruction)]	
Payment Type [Please (✓)]		<input type="checkbox"/> Non-Third Party Payment <input type="checkbox"/> Third Party Payment (Please attach 'Third Party Payment Declaration Form')	
Drawn on Bank / Branch		Pay-In Bank Account No. (For Cheque Only)	Cheque/ Payment Instrument/ UTR No.
			Cheque/ Payment Instrument/ UTR Date
			Amount of Cheque / Payment Instrument / RTGS/ NEFT in figures (Rs.)
			Net Cheque Amount
Cheque Amount (in words):			

9. BANK ACCOUNT DETAILS OF THE FIRST / SOLE APPLICANT (For redemption/ IDCW payments if any) (refer instruction 5)
(Mandatory to attach proof, in case the pay-out bank account is different from the bank account mentioned under Section 10 below.)

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

Bank Name	
Branch Name	Bank City
Account Number	
MICR Code	(The 9 digit code appears on your cheque next to the cheque number)
Account Type (Please ✓)	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others (please specify)
IFSC Code***	*** Refer Instruction 5C (Mandatory for Credit via NEFT / RTGS) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your bank)

10. MODE OF PAYMENT OF REDEMPTION / IDCW PROCEEDS (refer instruction 10) The redemption / IDCW proceeds will be directly credited to the investor's bank account.

11. FLEX SYSTEMATIC TRANSFER PLAN DETAILS - (Refer Terms & Conditions for Flex STP on page 14)

Name of 'Transferee' Scheme/Plan/Option	(Investors applying under Direct Plan must mention "Direct" against the Scheme name).		(ONLY GROWTH OPTION)
Amount and Frequency of Flex STP [Please (✓) any one]	Amount of Transfer per installment: Rs. _____ (The transfer amount shall be determined by formula in instruction 8(a) on page 14)		
	<input type="radio"/> Daily	No. of installments:* _____	
	<input type="radio"/> Weekly [Date 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:* _____	
	<input type="radio"/> Monthly* <input type="radio"/> Quarterly [Date of Transfer [Please (✓) any one] <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th* <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th	Enrolment Period*: From : [M][M][Y][Y][Y][Y] To : [M][M][Y][Y][Y][Y]	

*Refer instruction No.9(b) and 9(c)+ Default Frequency/Date/Day [Refer instruction 7, 9(h) and 9(i)] on page 14.

12. NOMINATION FOR UNITS IN NON-DEMAT MODE Please refer to instruction no. 14 (Nomination is mandatory for all folios held Singly)

☐ I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all the assets held in my / our account in the event of my / our death. OR ☐ I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the implications / issues involved in non-appointment of any nominee(s) and am/ are further aware that in case of my demise / death of all the unit holders in the folio, my / our legal heir(s) would need to submit all the requisite documents issued by the Court or such other competent authority, as may be required by the Mutual Fund / AMC for settlement of death claim / transmission of units in favour of the legal heir(s), based on the value of the units held in the mutual fund folio/s.

Name and Address of Nominee(s) (IN CAPITALS) (Mandatory)	PAN	Nominee Relationship (Mandatory)* (Proof to be attached)	Date of Birth	Name of the Guardian (Mandatory) PAN and Address of Guardian (Optional)	Share of each nominee (%)\$ (If not equally, please specify percentages below)
				(Mandatory to be furnished in case the Nominee is a minor)	
Nominee 1				PAN: _____	<input type="checkbox"/> Equally <input type="checkbox"/> Not Equally (provide %) _____%
Nominee 2				PAN: _____	<input type="checkbox"/> Equally <input type="checkbox"/> Not Equally (provide %) _____%
Nominee 3				PAN: _____	<input type="checkbox"/> Equally <input type="checkbox"/> Not Equally (provide %) _____%
Mobile/Telephone No. of nominee(s)/ Guardian in case of Minor		Nominee 1	Nominee 2	Nominee 3	
Email ID of nominee(s)/ Guardian in case of Minor		Nominee 1	Nominee 2	Nominee 3	

Nominee/ Guardian (in case of Minor) Identification details – [Please tick any one of following and provide details of same]
☐ Photograph & Signature ☐ PAN ☐ Aadhaar ☐ Saving Bank account no. ☐ Proof of Identity ☐ Demat Account ID
\$ Any odd lot after division shall be transferred to the first nominee mentioned in the table above.
*Guardian's Relationship with Nominee (Mandatory): ☐ Mother ☐ Father ☐ Legal Guardian
Proof of Relationship of Guardian with Minor: ☐ Birth Certificate ☐ School Leaving Certificate ☐ Passport ☐ Others _____
I/We have read and understood the instructions on nomination and I/We hereby undertake to abide by the same. The instructions contained herein supercedes all previous nominations made by me/us in respect of the folio(s) mentioned above.
To be signed by ALL holders, irrespective of Mode of Holding or Mode of Operation

POA holder cannot nominate.	First / Sole Applicant	Second Applicant	Third Applicant
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13. RESOLUTION OF DISPUTES (For Institutional or corporate clients) (Refer instruction 20)

☐ Smart ODR **OR** ☐ by harnessing any independent institutional mediation, conciliation and/or online arbitration institution in India

14. DECLARATION & SIGNATURE/S (refer instruction 13)

I/We have read, understood the terms and conditions of the scheme related documents and the addendum issued therein till date, Key Information Memorandum of the Schemes as well as the rules and regulations of SEBI, AMFI, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable to me/us from time to time and agree to comply with the same as a Unitholder. I/We hereby apply to the Trustees for allotment of Units of the Scheme(s) of HDFC Mutual Fund ("Fund") and confirm and declare as under:

(a) I/We am/are eligible Investor(s) as per the scheme related documents and not prohibited from accessing capital markets by any order/ruling / judgment etc. passed by SEBI/ Statutory Authority or Courts in India and Foreign laws. I am/We are authorised to make this investment as per the Constitutive documents/ authorization(s). The amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India.

(b) I/We will be bound by the Fund's terms and conditions as amended from time to time.

(c) The information given by me /us in or along with this application form is true and correct and I/we shall furnish such other further/additional information as may be required by the HDFC Asset Management Company Limited (AMC)/ Fund. I/We undertake to promptly inform the AMC / Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished by me/us from time to time.

(d) I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us.

(e) I/We hereby consent for providing transactions data feed, portfolio holdings, NAV etc. in respect of my/our transactions under Direct Plan to the RIA/Portfolio Managers/ Stock Broker registered in the concerned folio, if applicable.

(f) I/We shall be liable and responsible for any loss, claims suffered, directly or indirectly by AMC/ Fund/ RTA/ SEBI Intermediaries, arising out of any false, misleading, inaccurate and incomplete information furnished by me/us at the time or investing/redeeming the units. I/We hereby unconditionally and irrevocably indemnify and at all time keep indemnified, save and harmless AMC/Fund/Trustee and their officers, directors and employees against all actions, proceedings, claims, losses, damages, charges and expenses incurred or suffered /paid by AMC/Fund in this regard and in case of any dispute regarding the eligibility, validity and authorization of my/our transactions.

(g) 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.

(h) **I/WE HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/ COMMUNICATED ANY INDICATIVE PORTFOLIO AND/ OR ANY INDICATIVE YIELD BY THE FUND/AMC/ITS DISTRIBUTOR FOR THIS INVESTMENT.**

Consent for Telemarketing (Refer Instruction 19):

I/We hereby accord my/our consent to HDFC AMC for receiving the promotional information/ material via email, SMS, telemarketing calls etc. on the mobile number and email provided by me/us in this Application Form.

Consent for disclosure of Personal Information in terms of Privacy Policy

I/We hereby confirm to have read, understood and agree to the terms of Privacy Policy (available on <https://www.hdfcfund.com>) ("Policy") of HDFC AMC/ Fund.

I/We hereby accord my/our consent to HDFC AMC/Fund for collecting, receiving, possessing, storing, dealing, handling or disclosure of my/ our Personal Data and hereby authorize to disclose it to the third party or another body corporate or any person acting under a lawful contract with HDFC AMC, in accordance with the Privacy Policy.

For Foreign Nationals Resident in India only:

I/We will redeem my/our entire investment/s before I/We change my/our Indian residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status.

For NRIs/ PIO/ OCIs/ FPIs only:

I/We confirm that my application is in compliance with applicable Indian and foreign laws.

For NRIs/ PIO/OCIs Please (✓) ☐ Repatriation basis ☐ Non-repatriation basis

<div>SIGN HERE ➡</div> <div>(Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft / Payment Instrument.)</div>			
	First/ Sole Applicant/ Guardian/ PoA Holder	Second Applicant	Third Applicant

INSTRUCTIONS

1. General Instructions

Please read the Key Information Memorandum/ Scheme Information Document(s) of the Scheme and Statement of Additional Information and addenda issued from time to time (Scheme Documents) carefully before investing in the Scheme. Investors are requested to read and acquaint themselves about the prevailing Load structure on the date of submitting the Application Form.

Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Documents. Applications complete in all respects, may be submitted at the Official Points of Acceptance of HDFC Mutual Fund (the Fund).

New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form (for Post Dated Cheques or for Auto Debit/ Standing Instruction as applicable).

The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction / changes if made in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes.

The Application Form number / Folio number should be written by the Investors on the reverse of the cheques and bank drafts accompanying the Application Form. Applications incomplete in any respect are liable to be rejected. HDFC Asset Management Company Limited (the AMC) / HDFC Trustee Company Limited (Trustee) have absolute discretion to reject any such Application Forms.

Copies of the supporting documents submitted should be accompanied by originals for verification. In case the original of any document is not produced for verification, Mutual Fund/ AMC reserves the right to seek attested copies of the supporting documents.

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.

In case SEBI Registered stock brokers/non-individual Investment Advisors (IA)/Portfolio Managers are offering distributor services to their clients, they can offer only Regular Plans for that client using their distributor code/AMFI Registration Number (ARN). Accordingly, they will have visibility of their client's transaction data feeds only for such plans.

Investment in direct plan through stock broker/non-individual IA/PMS:

In case SEBI Registered stock brokers/non-individual Investment Advisors/Portfolio Managers are offering advisory service to their clients, they can execute/invest only in direct plans of Mutual Funds for that client using their SEBI Registration Numbers as Broker/RIA/PMS code. Accordingly, they will have visibility of their client's transaction data feeds only for such plans.

Employee Unique Identification Number (EUID)

Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUID 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 EUID 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 EUID 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.

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.

2. Transaction Charges

In accordance with clause 10.5 of Master Circular, 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:

- where the Distributor of the investor has not opted to receive any Transaction Charges
- for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Transfer of IDCW Plan ("TIP Facility")/ Reinvestment of IDCW, etc.; and
- for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor)

- 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.

3. Existing Unit holder information

Investors/Unitholders already having a folio with the Fund should fill in **section 1, section 6, section 7, section 9 and section 13 only**. The personal and the Bank Account details as they feature in the existing folio would apply to this investment and would prevail over any conflicting information, if any, furnished in this form. In case the name of the Unit holder as provided in this application does not correspond with the name appearing in the existing folio, the application form may be rejected, at the discretion of the AMC/ Fund.

4. Unit holder Information

- Name, address and contact details like telephone, mobile and email address must be written in full. On successful validation of the contact details (mobile number and email id), as per AMFI Guidelines, the same will be registered in the folio. On successful validation of the investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form.

Applications under a Power of Attorney or by a limited company or a body corporate or an eligible institution or a registered society or a trust or limited liability partnership (LLP) or partnership must be accompanied by the original Power of Attorney/ board resolution or a certified true copy/duly notarized copy of the same. 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.

All communication and payments shall be made by the Fund in the name of and favouring the first/ sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Joint' and processed accordingly.

In case an investor opts to hold the Units in demat form, the applicant(s) details mentioned in **Section 3**, should be the same as appearing in demat account held with a Depository Participant.

- In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details** viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)* status mentioned under section 5 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

The said details are mandatory for both Individual and Non Individual applicants.

"Politically Exposed Persons" (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials. PEPs shall include the family members or close relatives / associates of PEPs.

c. Accounts of Minors

The minor shall only be the sole Unit holder in a folio. Joint holding is not allowed. Details of the natural parent viz., father or mother or court appointed legal Guardian must be mentioned for investments made on behalf of a minor.

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

Further, in case of SIP/STP/SWAP registration requests received on/after April 1, 2011, the Mutual Fund/ the AMC will register SIP/STP/SWAP in the 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 folio(s) held on behalf of a minor Unit holder shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions henceforth shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.

Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian. It is reiterated that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by providing necessary documents before tendering redemption requests / for receiving IDCW distributions.

- Details under FATCA & CRS:** The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the folio(s) or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have

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already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID/ Number. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

e. Who cannot invest?

1. United States Person (U.S. person*) as defined under the extant laws of the United States of America, except the following:
 - a. NRIs/ PIOs may invest/ transact, in the Scheme, when present in India, as lump sum subscription, redemption and/ or switch transaction, including registration of systematic transactions only through physical form and upon submission of such additional documents/ undertakings, etc., as may be stipulated by AMC/ Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme.
 - b. FPIs may invest in the Scheme as lump sum subscription and/or switch transaction (other than systematic transactions) through submission of physical form in India, subject to compliance with all applicable laws and regulations and the terms, conditions, and documentation requirements stipulated by the AMC/Trustee from time to time, prior to investing in the Scheme.

The Trustee/AMC reserves the right to put the transaction requests received from such U.S. person on hold/reject the transaction request/redeem the units, if allotted, as the case may be, as and when identified by the AMC that the same is not in compliance with the applicable laws and/or the terms and conditions stipulated by Trustee/AMC from time to time. Such redemptions will be subject to applicable taxes and exit load, if any.

The physical application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted ONLY at the Investor Service Centres (ISCs) of HDFC Asset Management Company Limited (HDFC AMC). Additionally, such transactions in physical application form(s) will also be accepted through Distributors and other platforms subject to receipt of such additional documents/undertakings, etc., as may be stipulated by AMC/ Trustee from time to time from the Distributors/Investors.

2. Residents of Canada;
3. Investor residing in any Financial Action Task Force (FATF) designated High Risk jurisdiction.
*The term "U.S. person" means any person that is a U.S. person within the meaning of Regulation S under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time.

f. Investments by FPIs:

Foreign Portfolio Investors (FPIs) may invest in mutual fund units as per the regulations / laws applicable to them from time to time. As per the extant regulations, FPIs must hold and deal in securities only in demat mode and only through SEBI registered stock brokers.

5. Bank Details

A. Bank Account Details (For redemption/ IDCW if any):

An investor at the time of purchase of units must provide the details of the pay-out bank account (i.e. account into which redemption / IDCW proceeds are to be paid) in **Section 8** in the Application Form. The same is mandated to be provided under SEBI Regulations.

In case pay-out bank account is **different** from pay-in bank account mentioned under **Section 10** in the Application Form, the investor subscribing under a new folio is required to submit **any one** of following as a documentary proof alongwith the application form validating that **pay-out bank account** pertain to the sole / first Applicant. In case of folios held on behalf of a minor, the pay out bank account should be held in the name of the minor or minor with guardian in the folio. Once the bank account is registered in the folio, it can be used for both pay-out and pay-in purposes.

- (i) Cancelled **original** cheque leaf of the pay-out bank account (where the account number and first applicant name is printed on the face of the cheque). Applicants should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse;
- (ii) Self attested copy of the bank pass book or a statement of bank account with current entries not older than 3 months having the name and address of the first applicant and account number;
- (iii) A letter from the bank on its letterhead certifying that the applicant maintains 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).

Note: The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Official Point of Acceptance (OPAs) of the Fund where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

Further, in exceptional cases where Third Party Payments [as stated under Section 9 (2a) below] are accepted, the investor is required to submit any one of the documentary proofs as stated in (i), (ii) and (iii) above for the pay-out bank account. Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details) without any of the above mentioned documents relating to pay-out bank account details will be treated as invalid and liable to be rejected.

Payment for investment shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian.

B. Multiple Bank Account Registration:

An investor may register multiple bank accounts (currently upto 5 for Individuals and 10 for Non – Individuals) for receiving redemption/ IDCW proceeds etc. by providing necessary documents and filing up of Multiple Bank Accounts Registration form.

C. Indian Financial System Code (IFSC)

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

6. Investment Details

Investors are required to indicate their choice of Scheme, Plan, Option and Payout option for which subscription is made at the time of filling up the Application Form. Please note that if the same is not mentioned, the Plans/Options mentioned under Instruction 7 - Default Plan/Option shall apply. Investors subscribing under Direct Plan of a Scheme/Plan will have to indicate "Direct Plan" against the Scheme/ Plan name in the application form. Eg. "HDFC Income Fund – Direct Plan".

7. Plans/ Options Offered (For Product label, refer Page 79 & 81)

Scheme/ Plan	Option	Default Plan/ Option#	Frequency*
HDFC Income Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
	IDCW ^ (Payout and Reinvestment) • Normal • Quarterly	Quarterly IDCW Payout in case Normal , Quarterly IDCW Option is not indicated. Payout in case Payout or Reinvestment is not indicated.	Quarterly
HDFC Dynamic Debt Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
	IDCW ^ (Payout and Reinvestment) • Normal • Quarterly • Half Yearly • Yearly	Quarterly IDCW Payout in case Normal Option, Quarterly Option, Half Yearly Option and Yearly Option is not indicated. Payout in case Payout or Reinvestment is not indicated.	Quarterly, Half Yearly, Yearly
HDFC Medium Term Debt Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
	IDCW ^ (Payout and Reinvestment) • Normal • Fortnightly	Fortnightly Payout Option in case of Fortnightly or Normal IDCW Option is not indicated. Payout in case Payout or Reinvestment is not indicated.	Fortnightly
HDFC Gilt Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
	IDCW ^ (Payout and Reinvestment)	Payout in case Payout or Reinvestment is not indicated.	Quarterly
HDFC Short Term Debt Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
	IDCW ^ (Payout and Reinvestment) • Normal • Fortnightly	Fortnightly Payout Option in case Normal Option or Fortnightly Option is not indicated. Payout in case Payout or Reinvestment is not indicated.	Fortnightly
HDFC Corporate Bond Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
	IDCW ^ (Payout and Reinvestment) • Normal • Quarterly	Quarterly Payout Option in case Normal or Quarterly Option is not indicated. Payout in case Payout or Reinvestment is not indicated.	As may be decided by the Trustee from time to time

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7. Plans/ Options Offered (For Product label, refer Page 79 & 81)

Scheme/ Plan	Option	Default Plan/ Option#	Frequency*
HDFC Floating Rate Debt Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
	IDCW ^ • Daily (Reinvestment) • Weekly (Payout and Reinvestment) • Monthly (Payout and Reinvestment)	Daily Reinvestment Option in case Daily Option, Weekly Option or Monthly Option is not indicated. Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly Monthly
HDFC Liquid Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
	IDCW ^ • Daily (Reinvestment) • Weekly (Payout and Reinvestment) • Monthly (Payout and Reinvestment)	Daily Reinvestment Option in case Daily Option, Weekly Option or Monthly Option is not indicated. Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly Monthly
HDFC Money Market Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
	IDCW ^ • Daily (Reinvestment) • Weekly (Payout and Reinvestment)	Daily Reinvestment Option in case Daily Option or Weekly Option is not indicated. Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly
HDFC Overnight Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Daily IDCW Option is not indicated.	-
	IDCW ^ • Daily (Reinvestment)	Reinvestment	Daily
HDFC Low Duration Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
	IDCW ^ • Daily (Reinvestment) • Weekly (Payout and Reinvestment) • Monthly (Payout and Reinvestment)	Daily Reinvestment Option in case Daily Option, Weekly Option or Monthly Option is not indicated under the IDCW Option. Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly Monthly
HDFC Credit Risk Debt Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
	IDCW ^ (Payout and Reinvestment) • Normal • Quarterly	Quarterly Option in case Normal Option or Quarterly Option is not indicated. Reinvestment Option in case Payout or Reinvestment is not indicated under Normal Option.	Quarterly
HDFC Banking and PSU Debt Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or Daily IDCW Option is not indicated.	-
	IDCW ^ (Payout and Reinvestment)	Weekly Payout Option - where Payout or Reinvestment is not indicated under IDCW Option	Weekly
HDFC Ultra Short Term Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
	IDCW ^ • Daily (Reinvestment) • Weekly (Payout and Reinvestment) • Monthly (Payout and Reinvestment)	Daily Reinvestment Option in case Daily Option, Weekly Option or Monthly Option is not indicated under the IDCW Option Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly Monthly
HDFC Long Duration Debt Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
	IDCW ^ • Daily (Reinvestment) • Weekly (Payout and Reinvestment) • Monthly (Payout and Reinvestment)	Daily Reinvestment Option in case Daily Option, Weekly Option or Monthly Option is not indicated under the IDCW Option Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly Monthly
HDFC Nifty G-Sec Apr 2029 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
HDFC Nifty G-sec Dec 2026 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
HDFC Nifty G-Sec July 2031 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
HDFC Nifty G-Sec Jun 2036 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
HDFC Nifty G-Sec Sep 2032 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
HDFC Nifty G- Sec Jun 2027 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
HDFC NIFTY SDL Oct 2026 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
HDFC NIFTY SDL Plus G-Sec Jun 2027 40:60 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-

^ IDCW shall be declared subject to availability of distributable surplus

* or immediately succeeding Business Day if that is not a Business Day. The Trustee reserves the right to change the frequency/ record date from time to time.

Investors should indicate the Plan (viz. Direct plan/ Regular Plan) for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form.

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Investors should indicate the Plan (viz. Direct plan/ Regular 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, the application will be processed for the Plan as under:

Scenario	ARN Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes are mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

In case an investor submits an application with ARN number which is valid but the broker/distributor is not empaneled with the AMC, the transaction will be processed under "Direct Plan" or in the manner notified by SEBI/ AMFI from time to time.

The financial transactions# of an investor where his distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently received during the suspension period shall be processed under "Direct Plan" and continue to be processed under "Direct Plan" perpetually unless after suspension of ARN is revoked, unitholder makes a written request to process the future installments/ investments under "Regular Plan". Any financial transactions requests received through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected.

Financial Transactions shall include all Purchase/ Switch requests (including under fresh registrations of Systematic Investment Plan ("SIP") / Systematic Transfer Plan ("STP") or under SIPs/ STPs registered prior to the suspension period).

Treatment of transactions received under Regular Plan with invalid ARN

Transactions received in Regular Plan with Invalid ARN shall be processed in Direct Plan of the same Scheme (even if reported in Regular Plan), applying the below logic:

Transaction Type	Primary ARN			SUB distributor ARN		EUIN*	Execution Only Mentioned	Regular Plan/ Direct Plan
	Valid	Invalid	Empaneled	Valid	Invalid			
Lump Sum/ Registration	Y		Y				Yes	Regular
	Y		N	Not applicable				Direct
	Y		Y	N.A.	N.A.	N.A.	N	Regular*
	Y		Y	Y			Y	Regular
		Y						Direct
	Y		Y	Y			Y	Regular
	Y		Y		Y			Direct
Trigger	Y			Not applicable				Regular
		Y		Not applicable				Direct

*Invalid ARNs" shall include the following situations –

- ARN validity period expired
- ARN cancelled/terminated
- ARN suspended
- ARN Holder deceased
- Nomenclature change, as required pursuant to IA Regulations, not complied by the MFD
- MFD is debarred by SEBI
- ARN not present in AMFI ARN database
- ARN not empaneled with an AMC

8. Mode of Payment :

■ Pay-In Bank Account

An investor at the time of his/her purchase of units must provide the details of his / her pay-in bank account (i.e. account from which a subscription payment is being made) in Section 10 in the Application Form. In case of minors, subscription payment must be made from a bank account of the minor / minor with guardian in the folio. Please write Cheque/ DD/ Payment Instrument in favour of 'the Specific Scheme A/c PAN' or 'the Specific Scheme A/c Investor Name'.

■ Resident Investors

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

■ Subscription through RTGS/NEFT:

Subscription through RTGS/NEFT can be done **ONLY** into the account maintained with HDFC Bank Ltd as per the details provided below:

Branch: Manekji Wadia Building, Ground Floor, Nanik Motwani Marg, Fort, Mumbai

RTGS IFSC Code: HDFC0000060

NEFT IFSC Code: HDFC0000060

Scheme Name	Beneficiary Account Name	Scheme Account No.
HDFC Income Fund	HDFC INCOME FUND - COLLECTION A/C	00600350000679
HDFC Dynamic Debt Fund	HDFC DYNAMIC DEBT FUND - COLLECTION A/C	00600350008244
HDFC Medium Term Debt Fund	HDFC MEDIUM TERM DEBT FUND - COLLECTION A/C	00600350008261
HDFC Gilt Fund	HDFC GILT FUND - COLLECTION A/C	00600350002448
HDFC Short Term Debt Fund	HDFC SHORT TERM DEBT FUND - COLLECTION A/C	006003500085874
HDFC Corporate Bond Fund	HDFC CORPORATE BOND FUND - COLLECTION A/C	006003500086114
HDFC Floating Rate Debt Fund	HDFC FLOATING RATE DEBT FUND - COLLECTION A/C	00600350006482
HDFC Liquid Fund	HDFC LIQUID FUND - COLLECTION A/C	00600350001066
HDFC Money Market Fund	HDFC MONEY MARKET FUND - COLLECTION A/C	00600350008347
HDFC Overnight Fund	HDFC OVERNIGHT FUND - COLLECTION A/C	00600350008381
HDFC Low Duration Fund	HDFC LOW DURATION FUND - COLLECTION A/C	00600350008364
HDFC Credit Risk Debt Fund	HDFC CREDIT RISK DEBT FUND - COLLECTION A/C	00600350123752
HDFC Banking and PSU Debt Fund	HDFC BANKING AND PSU DEBT FUND - COLLECTION A/C	00600350124736
HDFC Ultra Short Term Fund	HDFC ULTRA SHORT TERM FUND - COLLECTION A/C	57500000264647
HDFC Long Duration Debt Fund	HDFC LONG DURATION DEBT FUND - COLLECTION A/C	57500001066270

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

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

Payment may be made by cheque or bank draft drawn on any bank, which is a member of the Bankers' Clearing House and is located at the place where the application is submitted. No money orders, post-dated cheques [except through Systematic Investment Plan (SIP)] and postal orders will be accepted. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors.

The AMC will not accept any request for refund of demand draft charges

■ NRIs, PIOs, OCIs, FPI

- In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in the NRE / FCNR in the case of Purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of Purchases on a non-repatriation basis
- FPIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Special Non-Resident Rupee Account maintained by the FPI with a designated branch of an authorised dealer.
- In case, the Indian rupee drafts are purchased abroad or payment instrument does not indicate the type of account viz. FCNR or NRE accounts from which the same is issued, an account debit certificate from the Bank issuing the Indian rupee draft confirming the debit and/or foreign inward remittance certificate (FIRC) by Investor's banker, as the case may be, shall also be enclosed.

In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument i.e. cheque, pay order, etc. favouring either of the following given below and crossed "Account Payee only". Investors are urged to follow the order of preference in making the payment instrument favouring as under:

- 'the Specific Scheme A/c Permanent Account Number' or
- 'the Specific Scheme A/c First Investor Name'

e.g. The cheque should be drawn in favour of "HDFC Income Fund A/c ABCDE1234F" OR "HDFC Income Fund A/c Bhavesh Shah". A separate cheque must accompany each Scheme / each Plan. 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.

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Scheme Name	Beneficiary Account Name	Scheme Account No.
HDFC Nifty G-Sec Apr 2029 Index Fund	HDFC NIFTY G-SEC APR 2029 INDEX FUND - COLLECTION A/C	57500001174460
HDFC Nifty G-sec Dec 2026 Index Fund	HDFC NIFTY G-SEC DEC 2026 INDEX - COLLECTION A/C	57500001095451
HDFC Nifty G-Sec July 2031 Index Fund	HDFC NIFTY G-SEC JULY 2031 INDEX FUND - COLLECTION A/C	57500001095642
HDFC Nifty G-Sec Jun 2036 Index Fund	HDFC NIFTY G-SEC JUNE 2036 INDEX FUND - COLLECTION A/C	57500001174470
HDFC Nifty G-Sec Sep 2032 Index Fund	HDFC NIFTY G-SEC SEP 2032 INDEX FUND - COLLECTION A/C	57500001125121
HDFC Nifty G- Sec Jun 2027 Index Fund	HDFC NIFTY G-SEC JUN 2027 INDEX FUND - COLLECTION A/C	57500001125118
HDFC NIFTY SDL Oct 2026 Index Fund	HDFC NIFTY SDL OCT 2026 INDEX FUND - COLLECTION A/C	57500001095922
HDFC NIFTY SDL Plus G-Sec Jun 2027 40:60 Index Fund	HDFC NIFTY SDL PLUS G-SEC JUN 2027 40:60 INDEX FUND - COLLECTION A/C	57500001174329

The investor has to place a RTGS / NEFT request with his bank from where the funds are to be paid and submit the bank acknowledged copy of request letter with the application form and mention on the application form the UTR (Unique Transaction Reference) Number which is generated for their request by the bank.

RTGS/NEFT request is subject to the RBI regulations and guidelines governing the same. The AMC/Fund shall not be liable for any loss arising or resulting from delay in credit of funds in the Fund/Scheme collection account.

9. E-mail Communication

Investors should ensure that the email id provided is that of First /Sole holder or of their Family member. Family means spouse, dependent children, Dependant Sibling or dependent parents. This email address and mobile no. provided shall be registered in the folio for all communications. In case, this section is left blank, the email id and mobile no. of the First / Sole Holder available in the KYC records shall be registered in the folio.

If the AMC / RTA finds that the email address / mobile number provided may not be of the actual investor or the same appears incorrect / doubtful, the AMC / RTA may not capture / update such email address / mobile number in the folio. In such case they will intimate the investor to provide the correct email address / mobile number through a KYC change request form or other permissible mode.

Provision of email address, will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode /email. These documents shall be sent physically in case the Unit holder opts/request for the same. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Investor is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

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

10. Mode of Payment of Redemption / IDCW Proceeds-via Direct Credit / NEFT / RTGS / etc.

• Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT)

The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' and 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and Payout of IDCW (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/ NEFT System).

NEFT is electronic fund transfer modes that operate on a deferred net settlement (DNS) basis which settles transactions in batches. Contrary to this, in RTGS, transactions are processed continuously throughout the RTGS business hours. The minimum amount to be remitted through RTGS is Rs. 2 lakhs. There is no upper ceiling for RTGS transactions. No minimum or maximum stipulation has been fixed for NEFT transactions.

Unit holders can check the list of banks participating in the RTGS / 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 RTGS/ NEFT' updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption/ IDCW (if any) proceeds via RTGS / NEFT System will be discontinued by Fund / AMC without prior notice to the Unit holder and the payouts of redemption / IDCW (if any) proceeds shall be effected by sending the Unit holder(s) a cheque/ demand draft.

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

• Direct Credit

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

In the absence of a specific request from the Unit holder exercising their choice of the mode of payment offered by the Fund from time to time, the payment of redemption / IDCW proceeds shall be effected via the RTGS / NEFT mechanism only.

Where this payment mode is not feasible / available, the payment of such proceeds will be made by DC as may be feasible.

Unit holders are advised to opt for the NEFT / RTGS, as it helps in avoiding loss of IDCW/ redemption warrant in transit or fraudulent encashment. **Please update your IFSC Code in order to get payouts via electronic mode in to your bank account.**

The AMC / Fund shall not be held liable for any losses/ claims, etc. arising on account of processing the direct credit or credit via RTGS/NEFT of redemption / IDCW proceeds on the basis of Bank Account details as provided by the Unit holder in the Application Form.

In case of unforeseen circumstances, the AMC/Fund reserves the right to issue a demand draft/ remit monies through electronic modes, if relevant details are available in investor's folio / KYC records.

Any charges levied by the investor's bank for receiving payment through electronic mode will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges.

AMC reserves the rights to change the payout mode from cheque/ demand draft to electronic credit OR vice versa in case such a situation arises requiring the need for this conversion in payout mode to ensure faster payment.

• Mode of Payment for Unit holders holding Units in Demat form

Investors will receive their redemption payout/ IDCW proceeds directly into their bank accounts linked to the demat accounts. Please ensure to furnish the Bank Account details under **Section 8**. For investors, who have invested through the offline mode and subsequently dematerialized the units, Investors will receive their redemption/Payout of IDCW directly into the bank account registered with their demat account ONLY irrespective of the account registered with us at the time of offline application.

11. ELECTRONIC SERVICES (e-Services)

In order to transact online, all investors must create User ID and password themselves. For individuals (sole holders), the online access will automatically be enabled once folio is created.

However, non individuals and individuals with mode of holding as Joint, investors will be able to create User id and Password only if they have applied for online access in the application form and the same has been enabled after folio creation upon receipt of all required valid documents.

The **eServices** facility includes **HDFCMF Online Investors**, a Unitholder's transaction portal. The AMC/Fund may at its sole discretion offer/discontinue any and/or all of the **eServices** facilities offered to any Unitholder in the event the facility is restricted under the applicable jurisdictional laws of such Unitholder.

HDFCMF Online Investors

The Fund's website www.hdfcfund.com offers this facility to enable Unitholders to execute purchases, redemptions, switches, Systematic transactions, Rollover/Change IDCW option, Transfer IDCW plan, add/update Nominee details, add/delete bank details, update contact details. In addition, a Unitholder can seek various details, view his portfolio's valuation, download various statements, request for documents and avail such other services as may be introduced by the Fund from time to time. **HDFCMF Online Investors** is also available as an app on mobile devices. Unitholders can have access by downloading the app.

eAlerts

This facility enables the Unit holder to receive SMS/ email / WhatsApp/ other electronic / notifications/ confirmations for purchase, redemption, SIP, switch, IDCW declaration details and other alerts.

For further details and the terms and conditions applicable for availing **eServices**, please visit our website www.hdfcfund.com

12. Unit Holding Option

Investors' are provided two options to hold their Units viz. Physical mode and Demat mode. For units in Physical mode (non-demat), an account statement will be issued. For Units held in demat mode, Units shall be directly credited to the investor's demat account after the realization of payment funds and depositories will issue a statement. Demat facility is not available in case of units offered under the Daily/Weekly/Fortnightly IDCW Option(s). Please refer to the list of all the schemes/ plans/ options on the website of the Fund, viz. www.hdfcfund.com which offer the facility of holding the units in demat mode.

Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for verification.

Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

All details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable. **Account statement (CAS) for units held in demat mode will be issued only by NSDL / CDSL.**

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

13. Signatures

Signature(s) should be in English or in any Indian Language. Applications on behalf of minors should be signed by their natural parent/legal Guardian. In case of a HUF, the Karta should sign the Application Form on behalf of the HUF.

In case of an application through a constituted Attorney, the Power of Attorney should be signed by the investor and the constituted Attorney. The Application Form should be signed in such cases by such constituted Attorney.

14. Nomination

- The nomination should be made by all individuals applying for/holding units on their own behalf singly or jointly.
- Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder **cannot nominate**.
- Nomination is not allowed in a folio of a Minor unitholder.
- If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).
- A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be provided.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.

INSTRUCTIONS (Contd.)

9. **Multiple Nominees:** Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation/ claim settlement shall be made equally amongst all the nominees.
10. Every new nomination for a folio/account shall overwrite the existing nomination, if any.
11. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
12. Nomination shall stand rescinded upon the transfer of units.
13. **Death of Nominee/s:** In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
14. **Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).**
15. **Cancellation of Nomination:** Request for cancellation of Nomination made can be made only by the unitholders. The nomination shall stand rescinded on cancellation of the nomination and the AMC shall not be under any obligation to transfer / transmit the units in favour of the Nominee.
16. Unitholders who do not wish to nominate are required to confirm the same by indicating their choice in the space provided in the nomination form.
17. The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
18. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.
19. In case of existing Folio(s) where individual unit holder(s) holding mutual fund units either solely or jointly who have not registered nomination, the folio(s) shall be frozen for debit(s) after January 1, 2024 or such other timeline that may be notified by SEBI from time to time.
20. In case of investors subscribing to mutual fund units on or after October 1, 2022 under new folios, applications where details of nomination/intention to opt out of nomination, has not been provided, are liable to be rejected.

The above instructions may stand modified as may be specified by SEBI from time to time.

15. Permanent Account Number

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention the permanent account number (PAN) irrespective of the amount of investment [Except as given below]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her natural parent/legal guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available with PAN number. The Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

No Redemption and related transaction(s) will be processed, in case PAN is not updated in the folios. Accordingly, such unitholders will have to submit the redemption and related transactions along with a self-attested copy of PAN, for all the jointholders. Such request will be processed only after successful validation of the PAN with the Income Tax Department's portal. If the PAN validation fails, or if the request is not accompanied with a copy of the PAN card, such request will not be processed. Such Unitholders will have to resubmit the transaction request along with self-attested copy of valid PAN card.

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

• PAN Exempt Investments

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

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

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

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

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

16. Prevention of Money Laundering

SEBI vide its Master circular on Anti Money Laundering (AML) Standards/ Combating the Financing of Terrorism (CFT)/Obligations of Securities Market Intermediaries under the Prevention of Money Laundering Act, 2002' dated December 31, 2010 as amended from time to time mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Investor(s) and with a view to monitor transactions for the prevention of money laundering, the AMC/ Fund reserves the right to seek information, record

investor's telephonic calls and or obtain and retain documentation for establishing the identity of the Investor(s), their beneficial ownership, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

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

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

17. Know Your Customer (KYC) Compliance

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/ redemptions/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/Flex STP/ Flexindex Plan/ Transfer of IDCW Plan ("TIP Facility"). 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. For cases where the KYC status is 'Under Process' / 'In-Progress', AMC may accept the subscription/switch transactions and process the same, but keep the units 'on hold' from any further transactions till KYC status is 'Verified'.

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 inter-usability 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 the 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".

18. Ultimate Beneficial Owners(s)

Pursuant to SEBI Master Circular on Anti Money Laundering (AML) Standards/ Combating the Financing of Terrorism (CFT)/Obligations of Securities Market Intermediaries under the Prevention of Money Laundering Act, 2002' dated December 31, 2010 as amended from time to time, Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013 and other circulars issued from time to time, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))'. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or log on to 'Investor Corner' section on our website www.hdfcfund.com for the Declaration Form

19. CONSENT FOR TELEMARKETING

HDFC AMC shall treat this as an explicit consent by the Unit Holder(s) to send promotional information/ material to the mobile number(s)/ email id provided by the Unit Holder(s) in this Application Form and such consent shall supersede all the previous consents/ registrations by the Unit Holder(s) in this regard. If you do not wish to receive such promotional information/ materials, please write to us at hello@hdfcfund.com or submit a written application at any of the Investor Service Centres (ISC) of the Fund. Please quote your PAN and folio number(s) while communicating with us to help you serve better.

20. ONLINE DISPUTE REDRESSAL MECHANISM

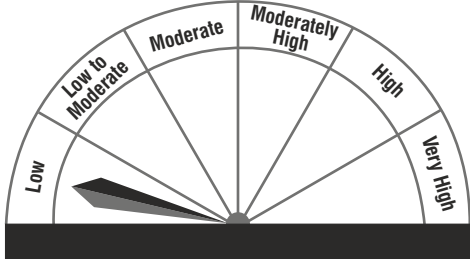
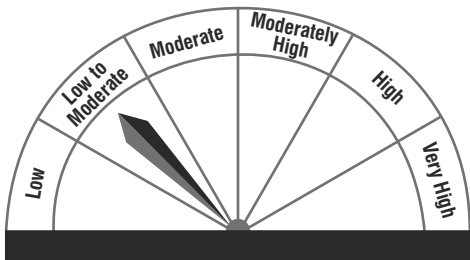
In accordance with SEBI Circular No. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/145 dated July 31, 2023 (updated on August 4, 2023) ("the Circular"), all disputes between institutional or corporate clients and AMC can be resolved, at the option of the institutional or corporate clients:

- a. in accordance with the circular and by harnessing online conciliation and/or online arbitration as specified in this circular; OR
- b. by harnessing any independent institutional mediation, conciliation and/or online arbitration institution in India.

Thus, institutional/corporate clients have to exercise their option under Section 12.

PRODUCT LABELING:

To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling for the following schemes is as under:

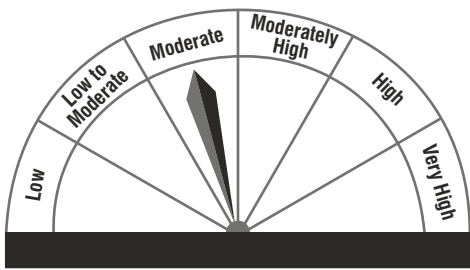
NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER#
HDFC Overnight Fund An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> regular income over short term that may be in line with the overnight call rates to generate returns by investing in debt and money market instruments with overnight maturity 	 <p>Investors understand that their principal will be at low risk</p>
HDFC Liquid Fund An Open ended Liquid scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.	<ul style="list-style-type: none"> regular income over short term to generate income through a portfolio comprising money market and debt instruments 	 <p>Investors understand that their principal will be at low to moderate risk</p>
HDFC Low Duration Fund An open ended low duration debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 6 months and 12 months. A Relatively High Interest Rate Risk and Moderate Credit Risk. (Refer page 11)	<ul style="list-style-type: none"> income over short term to generate income/capital appreciation through investment in debt securities and money market instruments 	
HDFC Floating Rate Debt Fund An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives). A Relatively High Interest Rate Risk and Moderate Credit Risk.	<ul style="list-style-type: none"> income over short term to generate income/capital appreciation through investment in a portfolio comprising substantially of floating rate debt, fixed rate debt instruments swapped for floating rate returns and money market instruments 	
HDFC Ultra Short Term Fund An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months and 6 months. A Moderate Interest Rate Risk and Moderate Credit Risk. (Refer page 8)	<ul style="list-style-type: none"> income over short term income/capital appreciation through investment in debt securities and money market instruments. 	
HDFC Money Market Fund An open ended debt scheme investing in money market instruments. A Relatively Low Interest Rate Risk and Moderate Credit Risk.	<ul style="list-style-type: none"> income over short term to generate income/ capital appreciation by investing in money market instruments 	
HDFC Nifty G-Sec Dec 2026 Index Fund An open ended target maturity scheme replicating/tracking Nifty G-Sec Dec 2026 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> Returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Dec 2026 Index, subject to tracking difference over long term. Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills. 	
HDFC Nifty G-Sec Jun 2027 Index Fund An open ended target maturity scheme replicating/tracking Nifty G-Sec Jun 2027 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> Returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Jun 2027 Index, subject to tracking difference over long term. Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills. 	
HDFC NIFTY SDL Oct 2026 Index Fund An open ended target maturity scheme replicating/tracking NIFTY SDL Oct 2026 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> Returns that are commensurate (before fees and expenses) with the performance of the NIFTY SDL Oct 2026 Index, subject to tracking difference over long term. Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills. 	
HDFC NIFTY SDL Plus G-Sec Jun 2027 40:60 Index Fund An open ended target maturity scheme replicating/ tracking NIFTY SDL Plus G-Sec Jun 2027 40:60 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> Returns that are commensurate (before fees and expenses) with the performance of the NIFTY SDL Plus G-Sec Jun 2027 40:60 Index, subject to tracking difference over long term. Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills. 	

*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.

For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com

PRODUCT LABELING:

To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling for the following schemes is as under:

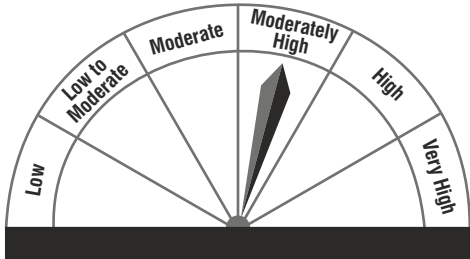
NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER#
HDFC Banking and PSU Debt Fund An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A Relatively High Interest Rate Risk and Moderate Credit Risk.	<ul style="list-style-type: none"> income over short to medium term to generate income/capital appreciation through investments in debt and money market instruments consisting predominantly of securities issued by entities such as Scheduled Commercial Banks (SCBs), Public Sector undertakings (PSUs), Public Financial Institutions (PFIs), Municipal Corporations and such other bodies 	 <p>Investors understand that their principal will be at moderate risk</p>
HDFC Corporate Bond Fund An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A Relatively High Interest Rate Risk and Moderate Credit Risk.	<ul style="list-style-type: none"> income over short to medium term to generate income/capital appreciation through investments predominantly in AA+ and above rated corporate bonds 	
HDFC Gilt Fund An open ended debt scheme investing in government securities across maturities. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> credit risk free returns over medium to long term to generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/or State Government 	
HDFC Income Fund An open ended medium term debt scheme investing in instruments such that the Macaulay Duration of the Portfolio is between 4 years and 7 years. A Relatively High Interest Rate Risk and Moderate Credit Risk. (Refer page 21)	<ul style="list-style-type: none"> income over medium to long term to generate income/ capital appreciation through investments in debt and money market instruments 	
HDFC Short Term Debt Fund An open ended short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year and 3 years. A Relatively High Interest Rate Risk and Moderate Credit Risk. (Refer page 16)	<ul style="list-style-type: none"> income over short term to generate income/capital appreciation through investments in Debt and Money Market Instruments 	
HDFC Dynamic Debt Fund An open ended dynamic debt Scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk.	<ul style="list-style-type: none"> income over medium to long term to generate income/capital appreciation by investing in a range of debt and money market instruments 	
HDFC Long Duration Debt Fund An open ended debt scheme investing in instruments such that the Macaulay Duration of the portfolio is greater than 7 years. A Relatively High Interest Rate Risk and Relatively Low Credit Risk. (Refer page 40)	<ul style="list-style-type: none"> Income over the long term To generate income / capital appreciation through investments in debt and money market instruments 	
HDFC NIFTY G-Sec Apr 2029 Index Fund An open ended target maturity scheme replicating/tracking NIFTY G-sec Apr 2029 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> Returns that are commensurate (before fees and expenses) with the performance of the NIFTY G-Sec Apr 2029 Index, subject to tracking difference over long term. Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills. 	
HDFC Nifty G-Sec July 2031 Index Fund An open ended target maturity scheme replicating/tracking Nifty G-Sec Jul 2031 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> Returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Jul 2031 Index, subject to tracking errors over long term. Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills. 	
HDFC NIFTY G-Sec Jun 2036 Index Fund An open ended target maturity scheme replicating/tracking NIFTY G-sec Jun 2036 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> Returns that are commensurate (before fees and expenses) with the performance of the NIFTY G-Sec Jun 2036 Index, subject to tracking difference over long term. Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills. 	
HDFC Nifty G-Sec Sep 2032 Index Fund An open ended target maturity scheme replicating/tracking Nifty G-Sec Sep 2032 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> Returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Sep 2032 Index, subject to tracking difference over long term. Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills. 	

*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.

For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com

PRODUCT LABELING:

To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling for the following schemes is as under:

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER#
HDFC Medium Term Debt Fund An open ended medium term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 years and 4 years. A Relatively High Interest Rate Risk and Relatively High Credit Risk. (Refer page 18)	<ul style="list-style-type: none"> income over medium term to generate income/capital appreciation through investments in Debt and Money Market Instruments 	 <p>Investors understand that their principal will be at moderately high risk</p>
HDFC Credit Risk Debt Fund An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High Interest Rate Risk and Relatively High Credit Risk.	<ul style="list-style-type: none"> income over short to medium term to generate income/capital appreciation by investing predominantly in AA and below rated corporate debt (excluding AA+ rated corporate bonds) 	

*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.

For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com

Macaulay Duration (Duration) measures the price volatility of fixed income securities. It is often used in the comparison of interest rate risk between securities with different coupons and different maturities. It is defined as the weighted average time to cash flows of a bond where the weights are nothing but the present value of the cash flows themselves. It is expressed in years. The duration of a fixed income security is always shorter than its term to maturity, except in the case of zero coupon securities where they are the same.

TERMS & CONDITIONS / INSTRUCTIONS FOR FLEX STP

- HDFC Flex Systematic Transfer Plan ("Flex STP") is a facility wherein Unit holder(s) of designated open-ended Scheme(s) of HDFC Mutual Fund can opt to transfer variable amount(s) linked to value of investments under Flex STP on the date of transfer at pre-determined intervals from designated open-ended Scheme(s) of HDFC Mutual Fund [hereinafter referred to as "Transferor Scheme"] to the Growth Option of designated open-ended Scheme(s) of HDFC Mutual Fund [hereinafter referred to as "Transferee Scheme"]. The Flex STP Facility is available only for units held / to be held in Non - demat Mode in the Transferor and the Transferee Scheme.

Investors may opt for either Swing STP or Flex STP registration in a particular target scheme in a folio. Further, multiple Swing STPs or multiple Flex STP registrations in the same target scheme in a folio will also not be allowed.

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.

- Flex STP Enrollment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The Flex STP Enrollment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund.
- One Flex STP Enrollment Form can be filled for transfer into one Scheme/Plan only.
- In case of valid enrollment forms received, indicating choice of option other than the Growth Option in the Transferee Scheme, it will be deemed as the Growth Option in the Transferee Scheme and processed accordingly.
- 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 / distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com
- 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' name should match with the details in the existing folio number, failing which the enrollment form is liable to be rejected.
- Flex STP offers transfer facility at daily, weekly, monthly and quarterly intervals. Unit holder is free to choose the frequency of such transfers. If no frequency is chosen, Monthly frequency shall be treated as the Default Frequency.
- Under Flex STP, the amount to be transferred in the Transferee Scheme on the date of transfer shall be higher of:
 - Fixed amount to be transferred per installment; or
 - The amount determined by the formula: (fixed amount to be transferred per installment X number of installments including the current installment) – market value of the investments through Flex STP.

In case the amount (as specified above) to be transferred is not available in the Transferor Scheme in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and Flex STP will be closed.
 - The Dates of transfers shall be as under:

Daily Interval	Every Business Day
Weekly Interval	Monday, Tuesday, Wednesday, Thursday or Friday
Monthly Interval	On the 1st, 5th, 10th, 15th, 20th or 25th of each month
Quarterly Interval	On the 1st, 5th, 10th, 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be any month e.g. April, August, October, November, etc.

In case the day/date of transfer 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.

- The first Flex STP installment will be processed for the fixed installment amount specified by the Unitholder in the enrollment form. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.
- The total Flex STP amount invested in the Transferee Scheme shall not exceed the total enrollment amount i.e. amount per installment X number of installments.
- The redemption/ switch-out of units allotted in the Transferee Scheme shall be processed on First In First Out (FIFO) basis. In case there is a redemption/ switch-out of any units allotted under Flex STP, the balance installments under Flex STP will be processed for the fixed installment amount specified by the unitholder at the time of enrollment subject to clause 8(d) above.

Illustration 1: How to calculate the transfer amount?

Flex STP Enrollment Details :

Transferor Scheme	: HDFC Income Fund
Transferee Scheme	: HDFC Large Cap Fund - Growth Option
Date & Frequency of Flex STP	: 15th - Monthly Interval
Amount of Transfer per Installment	: Rs. 5,000/-
Number of Installments	: 12
Enrollment Period	: January - December

Calculation of Flex STP installment amount on the date of the fourth installment i.e. April 15:

- Total units allotted upto the date of last installment i.e. March 15 is assumed as 1,371.22;
- The NAV of HDFC Large Cap Fund - Growth Option on April

15 is assumed as Rs. 9/- per unit;

- Hence the market value of the investment in the Transferee Scheme on the date of transfer is Rs.12,340.91 [1,371.22 X 9].

The installment amount will be calculated as follows:

Fixed amount specified at the time of enrollment	: Rs. 5,000/-
or	
As determined by the formula	: $\frac{(5,000 \times 4) - 12,340.91}{3} = \text{Rs. } 7,659.09$
whichever is higher	

Hence, on April 15, the installment amount transferred to the Transferee Scheme will be Rs. 7,659.09

Illustration 2: How to calculate the transfer amount?

FLEX STP Enrollment Details :

Transferor Scheme	: HDFC Credit Risk Debt Fund
Transferee Scheme Plan - Growth Option	: HDFC MF Monthly Income
Date & Frequency of Flex STP	: 1st - Monthly Interval
Amount of Transfer	: Rs. 5,000/- per installment
Number of Installments	: 12
Enrollment Period	: January - December

Calculation of Flex STP installment amount on the date of the seventh installment i.e. July 1:

- Total units allotted upto the date of last installment i.e. June 1 is assumed as 4,196.43;
- NAV of HDFC MF Monthly Income Plan - Growth Option on July 1 is assumed as Rs.10/- per unit;
- Hence the market value of the investment in the Transferee Scheme on the date of transfer is Rs. 41,964.29 [4,196.43 X 10].

The installment amount will be calculated as follows :

Fixed amount specified at the time of enrollment	: Rs. 5,000/-
or	
As determined by the formula	: $\frac{(5,000 \times 7) - 41,964.29}{6} = \text{Rs. } 6,964.29$
whichever is higher.	

Hence, on July 1, the installment amount transferred to the Transferee Scheme will be Rs. 5,000/-.

Note : The Flex STP installment dates in the illustrations above are assumed to be Business Days.

- The minimum amount per Flex STP installment is as follows:
 - Flex STP - Daily & Weekly Interval: Minimum Rs. 500 and any amount thereafter for schemes other than HDFC ELSS Tax saver* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC ELSS Tax saver*.
 - Flex STP - Monthly Interval: Rs. 1,000/- and any amount thereafter.
 - Flex STP - Quarterly Interval: Rs. 3,000/- and any amount thereafter.
 - The minimum number of installments for enrollment under Daily & Weekly Flex STP:
 - For schemes other than HDFC ELSS Tax saver* :
 - 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 ELSS Tax saver*: 6

* an open-ended equity linked savings scheme with a lock-in period of 3 years.
 - There should be a minimum of 6 installments for enrollment under Monthly Flex STP and 2 installments for Quarterly Flex STP.
 - The minimum Unit holder's account balance or a minimum amount of application at the time of Flex STP enrollment in the Transferor Scheme should be Rs. 12,000.
 - In case of Flex STP - Daily and Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request.
 - The application for enrollment for Flex STP - 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.
- In case of Daily / Weekly Interval and Monthly/ Quarterly Interval, Unitholders are required to fill in the number of installments and the enrollment period respectively in the Enrollment Form, failing which the form is liable to be rejected.
- In case Day of Transfer has not been indicated under the Weekly frequency, Friday shall be treated as Default day of transfer.
- In case, the Enrollment Period has been filled, but the Flex 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.
- There is no maximum duration for Flex STP enrollment. Flex STPs 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 Flex STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

Flex 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.

- In respect of Flex STP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the Flex STP.

Load structure for investments through Flex STP to the Schemes eligible for this facility:

Exit Load of the Transferor Scheme(s)

The amount transferred under the Flex STP from the Transferor Scheme to the Transferee Scheme shall be effected by redeeming units of Transferor Scheme, at applicable NAV, after payment of any Exit Load, if any, and subscribing to the units of the Transferee Scheme at Applicable NAV.

Exit Load of the Transferee Scheme(s)

Applicable Exit Load, if any, in the Transferee Scheme / Plan / Option as on the date of enrollment will also be levied.

For Scheme load structure please refer to KIM or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com

- Flex 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.
- The provision of 'Minimum Redemption Amount' as specified in the SIDs of the respective designated Transferor Scheme(s) and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Scheme(s) will not be applicable for Flex STP.
- Unit holders will have the right to discontinue the Flex STP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 7 days prior to the due date of the next transfer date. On receipt of such request, the Flex STP facility will be terminated. In case of Flex STP - Daily Interval, termination of Flex STP will be effective not later than the 7th Business Day from the date of receipt of written request.
- HDFC Flex STP in any manner whatsoever is not an assurance or promise or guarantee on part of HDFC Mutual Fund/ HDFC Asset Management Company Limited to the Unit holders in terms of returns or capital appreciation or minimization of loss of capital or otherwise.

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.

- Know Your Customer (KYC) Compliance:** Investors should note that it is mandatory for all registrations for Flex 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 SAI available on our website www.hdfcfund.com

- Investors with existing Flex STP enrolment, who wish to invest under the Direct Plan of the Transferee Scheme must cancel their existing enrollment and register afresh for the facility.

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 (EUID)

Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUID 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 EUID 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 EUID 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.

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.

- HDFC Mutual Fund / HDFC Asset Management Company Limited reserve the right to change/modify the terms and conditions of the Flex STP. The Trustee reserves the right to withdraw the Flex STP. For the updated terms and conditions of Flex STP, contact the nearest ISC or visit our website www.hdfcfund.com