

HDFC DREAM SIP - Enrolment Form



Date :

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I / We hereby declare and confirm that I/we have read and agree to abide by the terms and conditions of the scheme related documents and the terms and conditions mentioned overleaf of HDFC Dream SIP facility ("DREAM SIP") or "the facility" and hereby apply to the Trustees for enrolment under the facility.

KEY PARTNER / AGENT INFORMATION						FOR OFFICE USE ONLY (TIME STAMP)
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 (EUIN)	
ARN-						

EUIN Declaration (only where EUIN box is left blank)

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

Sign Here First/ Sole Applicant/ Guardian	Sign Here Second Applicant	Sign Here Third Applicant
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Please (✓) any one. In case no option or both the options are selected the application will be considered for REGISTRATION by default.

☐ Registration	☐ Change in SWP Scheme	☐ Cancellation	APPLICATION NO.																
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Please (✓) as applicable:

- ☐ OTM Debit Mandate is already registered in the folio. [No need to submit again].
- ☐ OTM Debit Mandate is attached and to be registered in the folio.

Folio No.

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

In case of Change in SWP Scheme, jump to Section 4, Details of SWP. In case of cancellation, jump to section 2 Details of SIP and SWP

1) INVESTOR DETAILS

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NAME OF APPLICANT	Mr.	Ms.	M/s.	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																																							

2) DETAILS FOR SIP AND SWP

☐ Option A-SIP and SWP scheme are the same

☐ Option B-SIP and SWP Scheme are different

Add details of SWP Scheme under Section 4

(Refer Terms and Conditions No. 1, 2, 5 and 10)

Scheme Name (Please ✓ choice of Scheme)	☐ HDFC Flexi Cap Fund	☐ HDFC Large and Mid Cap Fund	☐ HDFC Mid Cap Fund	☐ HDFC Multi Cap Fund																						
	☐ HDFC Large Cap Fund	☐ HDFC Value Fund	☐ HDFC Hybrid Equity Fund	☐ HDFC Multi - Asset Fund																						
	☐ HDFC Small Cap Fund	☐ HDFC Balanced Advantage Fund	☐ HDFC Dividend Yield Fund	☐ HDFC Focused Fund																						
	☐ HDFC MNC Fund	☐ HDFC Manufacturing Fund	☐ HDFC Non-Cyclical Consumer Fund	☐ HDFC Innovation Fund																						
	☐ HDFC ELSS Tax Saver	☐ HDFC Business Cycle Fund	☐ HDFC Retirement Savings Fund - Equity Plan																							
	☐ HDFC Retirement Savings Fund - Hybrid Equity Plan	☐ HDFC Diversified Equity All Cap Active FOF																								
	☐ HDFC Multi-Asset Active FOF	☐	(any other eligible* Scheme)																							
Plan (Please ✓ choice of Plan)	☐ Regular Plan	☐ Direct Plan	Option	Growth Option	Frequency	Monthly																				
SIP cum Withdrawal Date (Please ✓)	☐ 1st	☐ 5th	☐ 10th	☐ 15th	☐ 20th	☐ 25th@ (@ Default Date)	<table border="1"><tr><td>D</td><td>D</td></tr></table> (Please specify the SIP cum Withdrawal Date)	D	D																	
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Bank Name	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																									
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For list of eligible schemes, refer instruction No. 1(a) Dream SIP is only available in monthly frequency. If existing OTM is less than opted tenure and amount, please fill OTM form below

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

HDFC MUTUAL FUND

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

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

a 'HDFC Dream SIP' application for Units of Growth Option of _____

☐ Regular Plan ☐ Direct Plan (Please ✓ choice of Plan)

[For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 1800 3010 6767 / 1800 419 7676 (Toll Free)]

✉ e-mail us at: hello@hdfcfund.com or 🌐 visit our website: www.hdfcfund.com 📞 Missed Call Number - +91 85069 36767

ISC Stamp & Signature

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HDFC Mutual Fund: SEBI Registration Number: MF/044/00/6

Mutual Fund investments are subject to market risks, read all scheme related documents carefully



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3) DETAILS FOR SIP (Refer Terms and Conditions No. 4, 6 and 17)

SIP Amount	Rs. (in figures)							
	Rs. (in words)							
SIP Tenure (Please ✓)	☐ 7 Years ☐ 10 Years ☐ 12 Years ☐ 15 Years ☐ 20 Years@ ☐ 25 Years ☐ 30 Years (@ Default Tenure)							
☐ SIP STEP-UP (Please ✓)		SIP STEP-UP CAP CAP Month-Year: CAP Amount: ₹ _____ OR <table border="1" style="display: inline-table;"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Investor has to choose only one option)	M	M	Y	Y	Y	Y
M	M	Y	Y	Y	Y			
Amount (₹) ^ _____ OR Percentage ^s (%) _____ Frequency (✓): ☐ Half Yearly ☐ Yearly* Frequency: Yearly								

*Default, if not selected. • ^ STEP-UP amount has to be in multiples of Rs.100 only. • \$The minimum STEP-UP Percentage has to be 10% and in multiples of 1% thereafter, of the existing SIP installment. Investors/unit holders subscribing for this facility are required to submit the request at least 21 days prior to the SIP date. Step-Up will be applicable from next effective SIP installment.

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

First SIP Transaction via Cheque No. _____ Cheque Dated

D	D	M	M	Y	Y	Y	Y
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 Amount@ (Rs.) _____
 optional

@The first cheque amount should be same as SIP Amount. The name of the first/ sole applicant must be pre-printed on the cheque.

4) DETAILS FOR SWP (Refer Terms and Conditions No. 8, 11 and 13)

Scheme Name To be added only if SIP and SWP Schemes are different (Please tick choice of Scheme) (Any one Scheme to be selected)	
Scheme Name	☐ HDFC Balanced Advantage Fund ☐ HDFC Hybrid Equity Fund ☐ HDFC Multi - Asset Fund ☐ HDFC Multi-Asset Active FOF
Specified Amount	Rs. (in figures)
	Rs. (in words)
SWP Commencement	With effect from month following the month of completion of SIP Tenure
Last Withdrawal Date	☐ 31st December 2099 or ☐ till availability of units in the SWP scheme, whichever is earlier

5) DECLARATION AND SIGNATURES ^

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I / We hereby confirm and declare as under:-

- 1) I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents and apply to the Trustees for allotment of Units of the Scheme of HDFC Mutual Fund ('Fund') indicated above, especially with respect to the load structure and for enrolment of DREAM SIP facility.
- 2) The amount invested in the Scheme 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.
- 3) I/We hereby confirm that, the details provided in/with this form are true and correct and undertake to inform the AMC/Fund/Registrars and Transfer Agent ('RTA') in writing about any change in the said details and to furnish additional details as may be required and further undertake that I/We shall be liable, in the event the details and/or any part thereof is found to be false/untrue/misleading.
- 4) I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above details and/or any part of it including the changes /updates that may be provided by me/us to the Fund, its Sponsor/s, Trustees, AMC, its employees, agents and/or 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.
- 5) I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions.
- 6) The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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

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

First / Sole Unit holder / Guardian

Second Unit holder

Third Unit holder

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

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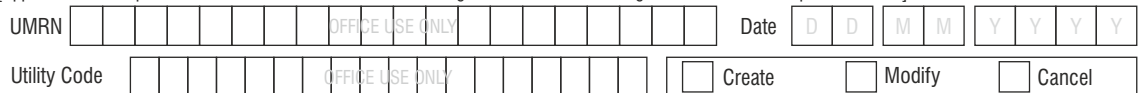
and
Much
More!

HDFC Mutual Fund: SEBI Registration Number: MF/044/00/6

Mutual Fund investments are subject to market risks, read all scheme related documents carefully

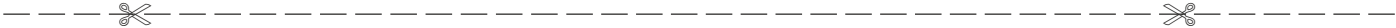


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Declaration: I/We hereby declare that the particulars provided in this mandate are correct and complete and hereby agree to participate in the NACH/ECS/Direct Debit/Standing Instructions (SI) and make payments through the NACH platform according to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

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



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HDFC Mutual Fund: SEBI Registration Number: MF/044/00/6

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TERMS AND CONDITIONS FOR DREAM SIP

- Eligible Schemes:** The facility will be allowed only under the Growth Option of the below mentioned Schemes.

a) Option A (Where SIP and SWP is registered in the same Scheme):

HDFC Flexi Cap Fund, HDFC Multi Cap Fund, HDFC Large Cap Fund, HDFC Mid Cap Fund, HDFC Small Cap Fund, HDFC Large and Mid Cap Fund, HDFC Value Fund, HDFC Focused Fund, HDFC Balanced Advantage Fund, HDFC Hybrid Equity Fund, HDFC Multi - Asset Fund, HDFC Dividend Yield Fund, HDFC Multi-Asset Active FOF, HDFC Business Cycle Fund, HDFC ELSS Tax Saver, HDFC Retirement Savings Fund - Equity Plan and Hybrid Equity Plan, HDFC Manufacturing Fund, HDFC MNC Fund, HDFC Non-Cyclical Consumer Fund, HDFC Innovation Fund & HDFC Diversified Equity All Cap Active FOF.

The units under the Schemes shall be subject to terms and conditions for lock -in, as applicable to the Scheme.

b) Option B (Where SIP and SWP are registered in different Schemes):

Source Schemes: HDFC Flexi Cap Fund, HDFC Multi Cap Fund, HDFC Large Cap Fund, HDFC Mid Cap Fund, HDFC Small Cap Fund, HDFC Large and Mid Cap Fund, HDFC Value Fund, HDFC Focused Fund, HDFC Balanced Advantage Fund, HDFC Hybrid Equity Fund, HDFC Multi - Asset Fund, HDFC Dividend Yield Fund, HDFC Multi-Asset Active FOF, HDFC Business Cycle Fund, HDFC ELSS Tax Saver, HDFC Retirement Savings Fund - Equity Plan and Hybrid Equity Plan, HDFC Manufacturing Fund, HDFC MNC Fund, HDFC Non-Cyclical Consumer Fund, HDFC Innovation Fund & HDFC Diversified Equity All Cap Active FOF.

Target Schemes: HDFC Balanced Advantage Fund, HDFC Hybrid Equity Fund, HDFC Multi - Asset Fund and HDFC Multi-Asset Active FOF.

The AMC reserves the right to modify list of eligible schemes from time to time.

- Registration / Cancellation/Change in SWP Scheme option:** Investor has to select either REGISTRATION or CANCELLATION by ticking the appropriate box. In case no option or both the options are selected the application will be considered for REGISTRATION by default. To register DREAM SIP in more than one Scheme, please use separate forms.

- Registration:** Under this facility an investor can register for a SIP (Systematic Investment Plan) cum SWP (Systematic Withdrawal Plan) for specified duration. SWP installments will commence on completion of the SIP tenure. The investor has the option to register the SIP and SWP in the same scheme or different schemes. Currently, this facility is available only through offline mode. However, the AMC may subsequently make this facility available through online modes as well.

- Investors will have 2 options as under

Option A: Same scheme for SIP and SWP.

Option B: SIP and SWP will be in different Schemes.

- SIP will be in Source scheme.
- On completion of SIP Tenure, amount will be switched to Target Scheme at Applicable NAV at the end of 15 days from the date of last SIP installment and SWP will be carried out from Target Scheme.
- In case, scheme name is not mentioned, the application will be rejected.
- Under Option B if Source Scheme is mentioned and Target scheme is not mentioned, application will be rejected.
- If Source and Target scheme are same, the application be processed under option A.
- SIP Amount:** "SIP Amount" is the amount specified by the investor on which the "Specified Amount" will be applied. In case SIP Amount is not selected/not legible/not clear, the form is liable to be rejected. The minimum SIP installment amount under DREAM SIP shall be same as minimum amount prescribed for SIP under monthly frequencies in the respective schemes.
- SIP Date:** Investors can choose from any date of the month as SIP Date. In case the chosen date falls on a non-Business Day, SIP will be processed on the immediate next Business Day. In case SIP Date is not selected/not legible/not clear, 25th of the month will be the default SIP Date.
- SIP Tenure:** SIP can be registered in the Eligible Schemes for a fixed period of either 7 years, 10 years, 12 years, 15 years and 20 years. In case SIP Tenure is not selected/not legible/not clear, 20 years will be the default SIP Tenure.
- Units available for SWP:** On completion of the SIP Tenure, the entire accumulated units via DREAM SIP of the Eligible Scheme will be available for SWP.

Where SIP and SWP schemes are different the entire accumulated clear units will be transferred into the investor opted target scheme on T+15 days (T is the last SIP date). Investor can change the target scheme anytime before completion of SIP tenure, provided such a change is communicated at least 30 days before the last SIP Date.

- Specified Amount:** Investor can specify any SWP amount of his/her choice. If an investor does not state the SWP amount while registering this facility, SWP shall be activated for an amount as per the matrix below. Any additional investment through SIP (including SIP Step-Up if any)/ lumpsum/switch-in in the folio will not be considered for computation of SWP installment amount as per SWP matrix for such investors.

SIP Tenure	SIP Amount	Default monthly SWP amount if SWP amount is not mentioned by investor
7 Years	Rs. 10,000	Rs. 10,000
10 Years	Rs. 10,000	Rs. 15,000
12 Years	Rs. 10,000	Rs. 20,000
15 Years	Rs. 10,000	Rs. 30,000
20 Years	Rs. 10,000	Rs. 50,000
25 Years	Rs. 10,000	Rs. 80,000
30 Years	Rs. 10,000	Rs. 1,20,000

SIP Step-Up and SIP Pause would be allowed under this facility. SIP Modification will not be allowed under this facility. However the SWP installment would get registered only based on the initial SIP amount (for investors who have not stated any SWP amount).

- SWP Commencement:** The SWP transactions will be initiated with effect from month following the month of completion of SIP Tenure.
- Frequency of Withdrawal:** Withdrawals under SWP shall be on a Monthly frequency.
- Withdrawal Date:** Withdrawal Date of the month will be same as SIP Date. In case the chosen date falls on a non-Business Day, SWP will be processed on the immediate next Business Day.
- Last Withdrawal Date:** While additional purchase/ switch-in/SIP Step-Up/SIP registrations will be allowed under Dream SIP folio, only total clear units accumulated through DREAM SIP facility will be considered for switch to Target Scheme (Option B).

- Exit Load:** Exit load shall be applicable as follows.

- Exit load as on the date of registration of Dream SIP will be applicable on any redemptions/ Switch-out from source during the tenure of SIP.
- In case of Option A, exit load as on the date of registration of dream SIP will be applicable on SWP.
- In case of Option B, exit load in the source scheme, as on the date of registration of dream SIP will be applicable on the switch from Source scheme to target scheme. For subsequent SWP/redemptions/Switch-outs from the target scheme, the exit load prevalent in the target scheme as on the date of the switch from source to target scheme will be applicable.

- Installments not honoured:** The DREAM SIP registration will be discontinued in cases where three (3) consecutive instalments are not honoured or the Bank Account (for OTM/ Direct Debit/ Standing Instruction) is closed and request for change in Bank Account is not submitted at least 30 days before the next SIP Auto Debit date.

Modification of Facility: Investor cannot modify the terms of this Facility during the tenure of the facility, except for change of Option and change of Target scheme. Investor can change the Option or target scheme anytime before completion of SIP tenure, provided such a change is communicated at least 30 days before the last SIP Date.

Investor cannot modify the Tenure or the amount under the HDFC Dream SIP facility Enrolment Form. However, the Option or Target Scheme could be modified.

- Units in Non-Demat form:** This facility is available only for non-demat units and conversion of physical units to demat mode will automatically cancel any existing / future DREAM SIP registration request(s).

- Purchase and Switch-In:** While additional purchase/ switch-in/ SIP Step-Up/ SIP registrations will be allowed under Dream SIP folio, only total clear units accumulated through DREAM SIP facility will be considered for switch to Target Scheme (Option B).

- Redemption and Switch-Out:** Investors can purchase and redeem units under scheme other than this facility also. Units are redeemed from a scheme in a folio on a First in First out (FIFO) basis. Thus, the impact of redemptions / switch-out on the Dream SIP facility registration shall be as under:

Under Option A, Redemptions/Switch Out will be processed in the Scheme during DREAM SIP tenure. However, if any of the units acquired under this facility are impacted i.e. redeemed, then SWP registration under this facility will stand cancelled. SIPs would continue just like a normal SIP till completion of SIP Tenure. Redemption/Switch-out from scheme under this facility will be allowed during the SWP period and SWP triggers will continue unaffected.

Under Option B

- Redemption / Switch Out will be processed in Source Scheme during the Dream SIP tenure. However, if any of the units acquired under this facility are impacted i.e. redeemed, then the SWP registration shall stand cancelled. SIPs would continue like normal SIP till completion of SIP tenure.
- Redemption and Switch Out is allowed from the Target Scheme and will not impact SWP triggers, till such time the units are available
- In case redemption / Switch Out is processed in Source Scheme after the SIP tenure till the execution of switch (to Target Scheme) and such redemption/switch out impacts i.e. leads to redemption of any of the units acquired under this facility, then the switch trigger (to Target Scheme) and the SWP will cease.

- Applications for facility:** The default tenure shall be 20 years. Dream SIP can be registered in a separate/ new folio or an existing folio. Standalone SIP registrations cannot be converted into Dream SIP registrations. Each application can only pertain to a single scheme. Investor interested in investing in multiple schemes will have to fill multiple application forms.

- Cancellation of facility:** SIP cancellation request will be processed within 2 working days from the submission of such request by the investor. However, it may be noted that any instalments for which debit instructions have already been sent to the investor's bank (for eg. 7 to 10 days in advance depending upon the mode of registration of the mandate) may continue to be processed. Investors should accordingly maintain sufficient balance in their bank account. Once registered, the facility cannot be modified. Investor may cancel an existing registration and register afresh under New / Separate Form.

- Cessation of facility:** The DREAM SIP facility will terminate automatically if no balance is available in the respective scheme on the date of instalment trigger or if the enrolment period expires; whichever is earlier. On cancellation of SIP before the end of tenure, DREAM SIP will cease. Cancellation option in normal SIP application form could be used for the same. If the investor wants to cancel the facility during the SWP period, investor can use cancellation option from normal SWP form.

- SWP is a facility to withdraw fixed amount periodically from the investments by redeeming units. Thus, withdrawals happen from capital and appreciation portion of the investments. **If you decide to opt for this facility, you should be aware of the possibility that the withdrawals may take place from the principal amount invested.** Please consult your financial advisor, if any, prior to enrolling for this facility.

- All other terms and conditions of the Normal SIP, Normal SWP, SIP Step-Up and SIP Pause facility shall apply mutatis mutandis to the DREAM SIP facility.

- The AMC/Trustee reserves the right to change / modify the terms and conditions of DREAM SIP facility or withdraw the facility from time to time.

- Unitholders are advised to read the Scheme Information Document(s) / Key Information Memorandum(s) of the concerned Scheme(s) and Statement of Additional Information carefully and will be bound by the terms and conditions of this facility and of the concerned Scheme(s).

Disclaimer: The Facility including the default monthly SWP payouts do not guarantee, assure, promise or indicate fixed returns/performance of any schemes of HDFC Mutual Fund or under SIP or of the withdrawal under the Facility. The Facility is an optional feature that allows initial monthly investments through SIP in the source scheme, followed by payouts in the form of SWP from the target scheme. The SWP will be processed either till Dec 2099 or till the units are available in the target scheme, whichever is earlier. Investor can mention the SWP amount of his/her choice. If no SWP amount is mentioned then default monthly SWP amount will be withdrawn as shown in the table above. If you decide to opt for this facility, you should be aware of the possibility that the SWP withdrawals may take place from the principal amount invested through SIP.

The default SWP amounts / number of times of monthly SIP installments are applicable only when investors do not mention SWP amount in the enrolment form. The default amount / number of times of monthly SIP installments for SWP do not in any manner indicate return or assurance on the amount the investor will make or obtain by investing under the Facility. It only indicates the likely amount that can be withdrawn through SWP.

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HDFC Mutual Fund: SEBI Registration Number: MF/044/00/6

Mutual Fund investments are subject to market risks, read all scheme related documents carefully



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PRODUCT LABELING

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER#
HDFC Flexi Cap Fund An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks	- To generate long-term capital appreciation / income. - Investment predominantly in equity & equity related instruments.	 RISKOMETER <i>The risk of the Scheme is Very High</i>
HDFC Large Cap Fund An open ended equity scheme predominantly investing in large cap stocks	- To generate long-term capital appreciation/ income - Investment predominantly in Large-Cap companies	
HDFC Mid Cap Fund An open ended equity scheme predominantly investing in mid cap stocks	- to generate long-term capital appreciation / income - investments predominantly in Mid-Cap companies	
HDFC Small Cap Fund An open ended equity scheme predominantly investing in small cap stocks	- to generate long-term capital appreciation / income - investments predominantly in Small-Cap companies	
HDFC Large and Mid Cap Fund An open ended equity scheme investing in both large cap and mid cap stocks	- to generate long-term capital appreciation/income - investments predominantly in Large Cap and Mid Cap companies	
HDFC Value Fund An open ended equity scheme following a value investment strategy	- to generate long-term capital appreciation / income in the long term - investment primarily in undervalued stocks	
HDFC Focused Fund An open ended equity scheme investing in maximum 30 stocks in large-cap, mid-cap and small-cap category (i.e. Multi-Cap)	- to generate long-term capital appreciation/income - investments in equity & equity related instruments of up to 30 companies	
HDFC Balanced Advantage Fund An open ended Balanced Advantage Fund	- to generate long-term capital appreciation / income - investments in a mix of equity and debt instruments	
HDFC Hybrid Equity Fund An open ended hybrid scheme investing predominantly in equity and equity related instruments.	- to generate long-term capital appreciation / income - investments predominantly in equity & equity related instruments. The Scheme will also invest in debt and money market instruments	
HDFC Multi-Asset Allocation Fund An open ended scheme investing in Equity and Equity related instruments, Debt & Money Market Instruments, Gold/Silver/other permitted Commodities ETFs and Exchange Traded Commodity Derivatives.	- To generate long-term capital appreciation/income - Investments in a diversified portfolio of equity & equity related instruments, debt & money market instruments and Commodities ETFs such as Gold/Silver/other Commodities ETFs as permitted and ETC	
HDFC Dividend Yield Fund An open ended equity scheme predominantly investing in Dividend Yielding Stocks	- Capital appreciation over long term/regular income. - investment predominantly in equity and equity related Instruments of dividend yielding companies.	
HDFC Multi Cap Fund An open ended equity scheme investing across large cap, mid cap & small cap stocks	- to generate long-term capital appreciation/ income - investment in equity and equity related securities of large cap, mid cap and small cap companies.	
HDFC Business Cycle Fund An open ended equity scheme following business cycle based investing theme	- to generate long-term capital appreciation/ income - investment predominantly in equity & equity related instruments of business cycle based theme	
HDFC ELSS Tax Saver An Open-ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit	- to generate long-term capital appreciation / income - investment predominantly of equity & equity related instruments	
HDFC Retirement Savings Fund - Equity Plan An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)	- a corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years. - investment predominantly in equity and equity related instruments	
HDFC Retirement Savings Fund - Hybrid-Equity Plan An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)	- a corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years. - investment predominantly in equity and equity related instruments & balance in debt and money market instruments.	

*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

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HDFC Mutual Fund: SEBI Registration Number: MF/044/00/6

Mutual Fund investments are subject to market risks, read all scheme related documents carefully

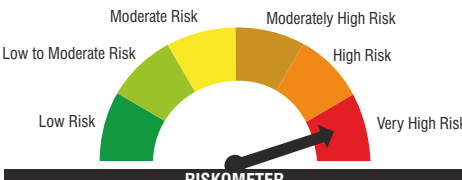
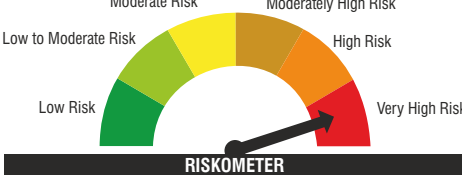


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PRODUCT LABELING

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER#
HDFC Manufacturing Fund An open-ended equity scheme following manufacturing theme	- To generate long-term capital appreciation - Investment predominantly in equity & equity related securities of companies engaged in the manufacturing theme.	 RISKOMETER <i>The risk of the Scheme is Very High</i>
HDFC MNC Fund An open ended equity scheme following multinational company (MNC) theme	- To generate long-term capital appreciation/ income - Investment predominantly in equity & equity related instruments of multinational companies.	
HDFC Consumption Fund An open ended equity scheme following consumption theme.	- To generate long-term capital appreciation/ income - Investment in equity and equity related securities of companies with a focus on consumption theme.	
HDFC Innovation Fund An open-ended equity-oriented scheme following the innovation theme	- Capital appreciation over long term - to invest in equity and equity related instruments of companies that are adopting innovative themes and strategies	 RISKOMETER <i>The risk of the Scheme is Very High</i>
HDFC Diversified Equity All Cap Active FOF An Open-ended Fund of Fund Scheme investing in units of domestic equity-oriented schemes based on varied market caps	- Capital appreciation / generate income over long term - To invest in units of Equity-oriented schemes based on varied market caps	
HDFC Multi-Asset Active FOF An open ended Fund of Funds scheme investing in equity oriented, debt oriented and gold ETF schemes	- Capital appreciation over long term - Investment predominantly in equity oriented, debt oriented and Gold ETF schemes.	 RISKOMETER <i>The risk of the Scheme is High</i>

*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

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

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