

Key Information Memorandum and Application Forms



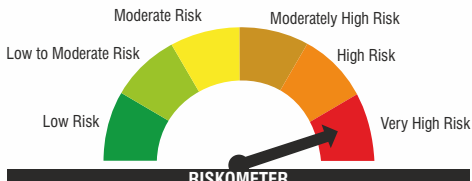
Gift your child a bright future.

Consider HDFC Children's Fund.

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

HDFC CHILDREN'S FUND

An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)

This product is suitable for investors who are seeking*	Scheme Riskometer#	Benchmark Riskometer#
- capital appreciation over long term - investment in equity and equity related instruments as well as debt and money market instruments.	 RISKOMETER <i>The risk of the Scheme is Very High</i>	NIFTY 50 Hybrid Composite Debt 65:35 Index (as per AMFI Tier I Benchmark)  RISKOMETER <i>The risk of the Benchmark is High</i>
*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them. # As on March 31, 2025. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com		

Continuous Offer of Units at NAV based prices

Name of Mutual Fund: HDFC Mutual Fund
Name of Asset Management Company: HDFC Asset Management Company Limited
Name of Trustee Company: HDFC Trustee Company Limited
 Addresses, Website of the entities:

Address:

Asset Management Company (AMC):
 HDFC Asset Management Company Limited
 Registered Office :
 HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate,
 Mumbai - 400 020.
 CIN No: L65991MH1999PLC123027

Trustee Company:
 HDFC Trustee Company Limited
 Registered Office :
 HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate,
 Mumbai - 400 020.
 CIN No: U65991MH1999PLC123026

Website:
www.hdfcfund.com

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.hdfcfund.com.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996 ("SEBI (MF) Regulations"), as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated November 21, 2025.

THIS PAGE IS INTENTIONALLY LEFT BLANK

Name of Scheme	HDFC Children's Fund		
Type of Scheme	An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)		
Category of Scheme	Children's Fund		
SEBI Scheme Code	HDFC/O/S/CHI/01/01/0007		
Investment Objective	To generate capital appreciation / income from a portfolio, predominantly invested in equity & equity related instruments. There is no assurance that the investment objective of the Scheme will be achieved.		
Asset Allocation Pattern of the Scheme	Instruments		Indicative allocations (% of total assets)
			Minimum Maximum
	Equity and Equity Related Instruments		65 80
	Debt Securities (including securitised debt) and money market instruments		20 35
	Units issued by REITs and InvITs		0 10
	Non-convertible preference shares		0 10
	As per clause 12.24.1 of Master Circular, the cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions and Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/ assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the Scheme.		
	Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)		
	SR. No	Type of Instrument	Percentage of exposure
	1.	Securities Lending	a) Upto 25% of the net assets b) Upto 5% of the net assets single intermediary i.e. broker level
	2.	Derivatives (Hedging and Non Hedging purposes)	Upto 100% of the total assets
	3.	Securitized debt	As per Debt allocation limits mentioned above
	4.	Structured obligations or credit enhancements	As per Debt allocation limits mentioned above subject to regulatory limits
	5.	Credit Default Swaps	Upto 10% of AUM of scheme and shall be within the overall limit of derivatives
	6.	Instruments with special features such as AT1 and AT2 Bonds	a) Upto 10% of its NAV of the debt portfolio of the scheme in perpetual debt instruments and b) Upto 5% of its NAV of the debt portfolio of the scheme at single issuer level. The above exposure will be subject to the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.
	7.	REITs and InvITs	As per regulatory limits
	8.	Overseas Securities	Upto 35% of its net assets
	9.	Repo/ Reverse Repo in corporate debt securities	Upto 10% of the net assets
	10.	Short Term deposits	As per regulatory limits
	11.	Mutual Fund Units	Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund)
	12.	Repo/ Reverse Repo / Tri- Party repos (TREPS) on Government Securities and Treasury Bills (G-Secs and T-Bills)	To meet liquidity requirements or pending deployment as per regulatory limits
In addition to the instruments stated in the table above the Scheme may undertake Short Selling and such other transactions in accordance with guidelines issued by SEBI and may also hold cash from time to time.			
Changes in asset allocation pattern due to:			
Short Term Defensive Consideration (in case of active breaches):			
Subject to SEBI (MF) Regulations the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. As per clause 1.14.1.2.b of Master Circular, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration only.			
In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 calendar days or such other timeline as may be prescribed by SEBI from time to time.			
Portfolio rebalancing (in case of passive breaches):			
As per clause 2.9 of Master Circular read with SEBI circular No. SEBI/HO/IMD/PoD2/P/CIR/2025/92 dated June 26, 2025, as may be amended/ clarified from time to time, in the event of change in the asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager is required to carry out portfolio rebalancing within 30 Business Days.			

	In case the portfolio is not rebalanced within the period of 30 Business days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall follow the requirements specified under the aforesaid circular including reporting the deviation to Trustees at each stage.	
Investment Strategy	The scheme follows an active investment strategy. The total assets of the Scheme will be invested in equities, equity related instruments, debt (including securitised debt) and money market instruments, with an objective of generating long term returns and maintaining risk under control. The aim of equity strategy will be to predominantly build a portfolio of companies across market capitalization which have: - reasonable growth prospects - sound financial strength - sustainable business models - acceptable valuation that offer potential for capital appreciation The Scheme aims to maintain a reasonably diversified portfolio at all times. Investment in Debt securities (including securitised debt) and Money Market Instruments will be as per the limits in the asset allocation table of the Scheme, subject to permissible limits laid under SEBI (MF) Regulations. Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook. The Scheme may also invest in the hybrid securities viz. units of REITs and InvITs for diversification and subject to necessary stipulations by SEBI from time to time. Subject to the Regulations and the applicable guidelines, the Scheme may engage in Stock Lending activities. The Scheme may also invest in the schemes of Mutual Funds in terms of the prevailing SEBI (MF) Regulations. As part of the Fund Management process, the Scheme may use derivative instruments such as futures and options, or any other derivative instruments that are permissible or may be permissible in future under applicable regulations. However, trading in derivatives by the Scheme shall be for restricted purposes as permitted by the regulations. For detailed derivative strategies, please refer to SAI. For exposure limits to derivatives, refer section 'Where will the scheme invest' under Section II, Part II, Clause A. Though every endeavour will be made to achieve the objective of the Scheme, the AMC/Sponsor/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For Scheme specific risk factors refer page 6 to 8. For details on risk factors and risk mitigation measures, please refer SID.	
Plans/ Options	Plans - Regular Plan - Direct Plan (Portfolio will be common for the above Plans)	Options under each Plan Growth Option
Applicable NAV (after the scheme opens for subscriptions and redemptions)	The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day: A] For Purchase (including switch-in) of any amount: - In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the day shall be applicable. - In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either at any time on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable. - Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. B] For Switch-ins of any amount: For determining the applicable NAV, the following shall be ensured: - Application for switch-in is received before the applicable cut-off time. - Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time. - The funds are available for utilization before the cut-off time. - In case of 'switch' transactions from one scheme to another, the allocation shall be in line with redemption payouts. In case of switches, the request should be received on a day which is a Business Day for the Switch-out scheme. Redemption for switch-out shall be processed at the applicable NAV as per cut-off timing. Switchin will be processed at the Applicable NAV (on a Business Day) based on realization of funds as per the redemption pay-out cycle for the switch-out scheme. For investments through systematic investment routes such as Systematic Investment Plans (SIP), Flex SIP, Systematic Transfer Plans (STP), Flex-STP, Swing STP, Transfer of Income Distribution cum Capital Withdrawal (IDCW) Plan facility (TIP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization within applicable cut-off time by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc. While the AMC will endeavour to deposit the payment instruments accompanying investment application submitted to it with its bank expeditiously, it shall not be liable for delay in realization of funds on account of factors beyond its control such as clearing / settlement cycles of the banks. Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with Payment Aggregators / Banks / Exchanges etc), it may happen that the investor's account is debited, but the money is not credited within cut-off time on the same date to the Scheme's bank account, leading to a gap / delay in Unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in Unit allotment.	

	C] For Redemption (including switch-out) applications - In respect of valid applications received upto 3 p.m. on a Business Day by the Fund, same day's closing NAV shall be applicable. - In respect of valid applications received after 3 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day shall be applicable Transactions through online facilities / electronic modes: The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/RTA. The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme.																																	
Minimum Application Amount / Number of Units	Purchase (including switch-in):	Additional Purchase (including switch-in):	Redemption (including switch-out):																															
	Rs. 100 and any amount thereafter.	Rs. 100 and any amount thereafter.	Rs. 100 and in multiples of Re. 1/- thereafter.																															
	Note: Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any.		Note: There will be no minimum redemption criterion for Unit based redemption.																															
Eligibility	Children who have not attained the age of majority as on the date of the investment. Application for subscription may be made by the Investor/ Applicant as provided herein.																																	
Lock-in Period	Existing investments by investors including SIP / SWAP registrations, etc (until May 22, 2018): Lock-in period (if opted), shall be later of 3 Years from the date of allotment - Until the Unit holder (being the beneficiary child) attains the age of majority. Fresh investments by investors including SIP/ SWAP registrations, etc (effective May 23, 2018): Lock-in period will be compulsory compulsory. Lock-in period shall be earlier of 5 Years from the date of allotment; or - Until the Unit holder (being the beneficiary child) attains the age of majority																																	
Despatch of Redemption Request	Within 3 working days of the receipt of the redemption request at the authorised centre of the HDFC Mutual Fund.																																	
Benchmark Index	NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index)																																	
Dividend/ IDCW Policy	Not applicable																																	
Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2025)	Mr. Chirag Setalvad (Tenure: 18 years & 5 months) Mr. Anil Bamboli (Tenure: 2 Year & 11 Months) Mr. Dhruv Muchhal (Dedicated Fund Manager for Overseas Investments) (Tenure: 2 years & 3 months)																																	
Name of the Trustee Company	HDFC Trustee Company Limited																																	
Performance of the Scheme (as at September 30, 2025)	HDFC Children's Fund - Regular Plan		Absolute Returns for each Financial Year for last 5 years ^ <table><thead><tr><th>Financial Year</th><th>HCGF - Regular Plan</th><th>NIFTY 50 Hybrid Composite Debt 65:35 Index</th></tr></thead><tbody><tr><td>20-21</td><td>57.02%</td><td>48.18%</td></tr><tr><td>21-22</td><td>18.95%</td><td>14.93%</td></tr><tr><td>22-23</td><td>9.21%</td><td>1.89%</td></tr><tr><td>23-24</td><td>28.06%</td><td>22.17%</td></tr><tr><td>24-25</td><td>8.14%</td><td>7.53%</td></tr></tbody></table>	Financial Year	HCGF - Regular Plan	NIFTY 50 Hybrid Composite Debt 65:35 Index	20-21	57.02%	48.18%	21-22	18.95%	14.93%	22-23	9.21%	1.89%	23-24	28.06%	22.17%	24-25	8.14%	7.53%													
	Financial Year	HCGF - Regular Plan		NIFTY 50 Hybrid Composite Debt 65:35 Index																														
	20-21	57.02%		48.18%																														
	21-22	18.95%		14.93%																														
22-23	9.21%	1.89%																																
23-24	28.06%	22.17%																																
24-25	8.14%	7.53%																																
<table><thead><tr><th>Period</th><th>Scheme Returns% ^</th><th>Benchmark Returns%#</th></tr></thead><tbody><tr><td>Returns for last 1 year</td><td>-3.02</td><td>0.03</td></tr><tr><td>Returns for last 3 years</td><td>14.77</td><td>12.04</td></tr><tr><td>Returns for last 5 years</td><td>18.05</td><td>14.17</td></tr><tr><td>Returns since inception*</td><td>15.87</td><td>N.A.</td></tr></tbody></table> ^ Past performance may or may not be sustained in the future Returns greater than one year are compounded annualized (CAGR). * Inception Date: March 2, 2001 # NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) Since inception returns are calculated on Rs. 10 (allotment price).	Period	Scheme Returns% ^	Benchmark Returns%#	Returns for last 1 year	-3.02	0.03	Returns for last 3 years	14.77	12.04	Returns for last 5 years	18.05	14.17	Returns since inception*	15.87	N.A.																			
Period	Scheme Returns% ^	Benchmark Returns%#																																
Returns for last 1 year	-3.02	0.03																																
Returns for last 3 years	14.77	12.04																																
Returns for last 5 years	18.05	14.17																																
Returns since inception*	15.87	N.A.																																
\$ Adjusted for Bonus Units declared under the Scheme Since inception returns are calculated on Rs. 10 (allotment price)																																		
<table><thead><tr><th>Period</th><th>Scheme Returns% ^</th><th>Benchmark Returns%#</th></tr></thead><tbody><tr><td>Returns for last 1 year</td><td>-2.22</td><td>0.03</td></tr><tr><td>Returns for last 3 years</td><td>15.73</td><td>12.04</td></tr><tr><td>Returns for last 5 years</td><td>19.05</td><td>14.17</td></tr><tr><td>Returns since inception*</td><td>15.52</td><td>11.57</td></tr></tbody></table> ^ Past performance may or may not be sustained in the future Returns greater than one year are compounded annualized (CAGR). * Inception Date: March 2, 2001 # NIFTY 50 Hybrid Composite Debt 65:35 Index (Total Returns Index) Since inception returns are calculated on Rs. 50.852 (allotment price) For Riskometer of Scheme and Benchmark, kindly refer cover page.	Period	Scheme Returns% ^	Benchmark Returns%#	Returns for last 1 year	-2.22	0.03	Returns for last 3 years	15.73	12.04	Returns for last 5 years	19.05	14.17	Returns since inception*	15.52	11.57	Absolute Returns for each Financial Year for last 5 years ^ <table><thead><tr><th>Financial Year</th><th>HCGF - Direct Plan</th><th>NIFTY 50 Hybrid Composite Debt 65:35 Index</th></tr></thead><tbody><tr><td>20-21</td><td>58.33%</td><td>48.18%</td></tr><tr><td>21-22</td><td>19.95%</td><td>14.93%</td></tr><tr><td>22-23</td><td>10.18%</td><td>1.89%</td></tr><tr><td>23-24</td><td>29.10%</td><td>22.17%</td></tr><tr><td>24-25</td><td>9.03%</td><td>7.53%</td></tr></tbody></table>	Financial Year	HCGF - Direct Plan	NIFTY 50 Hybrid Composite Debt 65:35 Index	20-21	58.33%	48.18%	21-22	19.95%	14.93%	22-23	10.18%	1.89%	23-24	29.10%	22.17%	24-25	9.03%	7.53%
Period	Scheme Returns% ^	Benchmark Returns%#																																
Returns for last 1 year	-2.22	0.03																																
Returns for last 3 years	15.73	12.04																																
Returns for last 5 years	19.05	14.17																																
Returns since inception*	15.52	11.57																																
Financial Year	HCGF - Direct Plan	NIFTY 50 Hybrid Composite Debt 65:35 Index																																
20-21	58.33%	48.18%																																
21-22	19.95%	14.93%																																
22-23	10.18%	1.89%																																
23-24	29.10%	22.17%																																
24-25	9.03%	7.53%																																
Additional Scheme Related disclosures	Scheme's portfolio holdings- https://www.hdfcfund.com/statutory-disclosure/portfolio/monthly-portfolio Portfolio Turnover Ratio - Without Derivative: 14.60%; With Derivatives: 14.60% (As on September 30, 2025)																																	

Expenses of the Scheme (i) Load Structure	Exit Load : (i) For existing investments by investors including SIP / SWAP registrations, etc (until May 22, 2018) In respect of units subject to lock-in period: Nil In case of Units not subject to Lock-in Period: • 3% if the Units are redeemed / switched-out within one year from the date of allotment. • 2% if the Units are redeemed / switched-out between first and second year of the date of allotment. • 1% if the Units are redeemed / switched-out between second and third year of the date of allotment. • Nil if the Units are redeemed / switched-out after third year from the date of allotment. (ii) Fresh investments by investors including SIP / SWAP registrations, etc effective May 23, 2018): Nil No exit load shall be levied for switching between Options under the same Plan within a Scheme. Switch of investments from Regular Plan to Direct Plan under the same Scheme/ Plan shall be subject to applicable exit load, unless the investments were made directly i.e. without any distributor code. However, any subsequent switch-out or redemption of such investments from Direct Plan will not be subject to any exit load. No exit load shall be levied for switch-out from Direct Plan to the Regular Plan within the same Scheme. However, any subsequent switch-out or redemption of such investment from the Regular Plan shall be subject to exit load based on the original date of investment in the Direct Plan. No exit load will be levied on bonus Units and on units allotted on Re-investment of Income Distribution cum Capital Withdrawal No exit load will be levied on Units allotted in the Target Scheme under the Transfer of Income Distribution cum Capital Withdrawal (IDCW) Plan Facility (TIP Facility). In respect of Systematic Transactions such as SIP, STP etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied. The Trustee reserves the right to change / modify the load structure from a prospective date.
(ii) Recurring Expenses (% p.a. of daily Net Assets)	Maximum Total Expense Ratio under Regulation 52 (6): On the first Rs.500 crores of the daily net assets - 2.25% p.a. On the next Rs.250 crores of the daily net assets - 2.00% p.a. On the next Rs.1,250 crores of the daily net assets - 1.75% p.a. On the next Rs.3,000 crores of the daily net assets - 1.60% p.a. On the next Rs.5,000 crores of the daily net assets - 1.50% p.a. On the next Rs.40,000 crores of the daily net assets - Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof. On balance of the assets - 1.05% p.a. Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2025 (Audited): • Regular Plan : 1.74% p.a. • Direct Plan : 0.92% p.a. The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in the Regular Plan. For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ratio (TER) - https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports Click here for factsheet – https://www.hdfcfund.com/investor-services/factsheets The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “ Section- Annual Scheme Recurring Expenses ” in the SID.
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs on the website of the Fund and Association of Mutual Funds in India (AMFI) by 11.00 p.m. every Business day.
For Investor Grievances, Please contact	Investors may contact any of the Investor Service Centres (ISCs) of the AMC for any queries / clarifications at telephone number 1800 3010 6767/ 1800 419 7676 (toll free), e-mail: hello@hdfcfund.com. Registrar and Transfer Agent : Computer Age Management Services Ltd., Unit: HDFC Mutual Fund 5th Floor, Rayala Tower, 158, Anna Salai, Chennai - 600 002. Telephone No: 044-30212816 Email: enq_h@camsonline.com
Unit holder's Information	Email ID for communication First / Sole Holders should register their own email address and mobile number in their folio for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. ACCOUNT STATEMENTS 1. The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). 2. A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holdings at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month on registered email address on or before 12th of the succeeding month and by 15th of the succeeding month for those who have opted for physical copy. 3. Half-yearly CAS shall be issued to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable, at the end of every six months (i.e. September/ March) on or before 18th day of succeeding month on registered email address and 21st day of succeeding month through physical copy for those who do not have registered email addresses. For further details, refer SAI.

PERIODIC DISCLOSURES

SR. No	Name of the Disclosure	Frequency	Timelines	Disclosed on	Link
1.	Half Yearly Results (Unaudited)	Half yearly	within one month from the close of each half year i.e. on 31st March and on 30th September.	AMC website AMFI website	https://www.hdfcfund.com/statutory-disclosure/scheme-financials https://www.amfiindia.com/otherdata/accounts
2.	Annual Report	Annually	not later than four months from the date of closure of the relevant account's year (i.e. 31st March each year).	AMC website AMFI website	https://www.hdfcfund.com/statutory-disclosure/annual-reports https://www.amfiindia.com/otherdata/accounts
3.	Daily Performance Disclosure (after scheme completes six months of existence)	Daily	-	AMFI website	https://www.amfiindia.com/otherdata/fund-performance
4.	Portfolio Disclosure	Monthly/ Fortnightly/ Half yearly	Monthly/half yearly - within 10 days from the close of each month/half-year respectively. Fortnightly - within 5 days from the end of fortnight	AMC website AMFI website	https://www.hdfcfund.com/statutory-disclosure/portfolio/monthly-portfolio https://www.hdfcfund.com/statutory-disclosure/portfolio/fortnightly-portfolio https://www.hdfcfund.com/statutory-disclosure/scheme-financials https://www.amfiindia.com/online-center/portfolio-disclosure
5.	Monthly Average Asset under Management (Monthly AAUM) Disclosure	Monthly	within 7 working days from the end of the month.	AMC website	https://www.hdfcfund.com/statutory-disclosure/aum
6.	Scheme and Benchmark Riskometer	Monthly	within 10 days from the close of each month.	AMC website AMFI website	https://www.hdfcfund.com/statutory-disclosure/portfolio https://www.amfiindia.com/online-center/risk-o-meter
Other Disclosures					
7.	Scheme Summary Documents	Monthly	within 15 days from the close of each month or on changes in any of the specified fields, whichever is earlier.	AMC website AMFI website BSE website NSE website	https://www.hdfcfund.com/investor-services/fund-documents/scheme-summary https://www.amfiindia.com/otherdata/scheme-details https://www.bseindia.com/Static/Markets/MutualFunds/listOfAmc.aspx https://www.nseindia.com/
8.	Investor Charter	-	As and when updated	AMC website	https://files.hdfcfund.com/s3fs-public/2025-06/Investor%20Charter%20-%20MF.pdf?_gl=1*1bib2r*_gcl_au*NzkyOTQyNDU3LjE3NjMwOTcxMjU.*_ga*MTIyMDMzNDU2Ny4xNzU1MTY0MjQ4*_ga_9LSHX42J16*cZ3E3NjM1NTAxODcjbzM3JGcxJHJQxNzYzNTUwMjA0JGo0MyRsMCRoMA.*_ga_B8ZVKNOMJ4*cZ3E3NjM1NTAxODcjbzM3JGcxJHJQxNzYzNTUwMjA0JGo0MyRsMCRoMA

Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the details on risk factors carefully before investment. Scheme specific Risk Factors are summarized below:

Scheme Specific Risk Factors:

Some of the specific risk factors related to the Scheme include, but are not limited to the following:

Risk factors associated with investing in equities and equity related instruments

- Equity shares and equity related instruments are volatile and prone to price fluctuations on a daily basis. Investments in equity shares and equity related instruments involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risks.
- Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges. Investment in such securities may lead to increase in the scheme portfolio risk.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges and may lead to the Scheme incurring losses till the security is finally sold.
- Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.

Risk factors associated with investing in Fixed Income Securities

- The Net Asset Value (NAV) of the Scheme, to the extent invested in Debt and Money Market instruments, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- Money market instruments, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
- Investments in money market instruments involve credit risk commensurate with short term rating of the issuers.
- Investment in Debt instruments are subject to varying degree of credit risk or default (i.e. the risk of an issuer's inability to meet interest or principal payments on its obligations) or any other issues, which may have their credit ratings downgraded. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic or and political conditions specific to an issuer, all of which are factors that may have an adverse impact on an issuer's credit quality and security values. This may increase the risk of the portfolio. The Investment Manager will endeavour to manage credit risk through in-house credit analysis.
- **Prepayment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the Scheme to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the Scheme.
- **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- **Settlement risk:** Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well-developed and liquid secondary market for debt securities, may result at times in potential losses to the Scheme in the event of a subsequent decline in the value of securities held in the Scheme's portfolio.
- Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.
- Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, AAA rated bonds are comparatively less risky than AA rated bonds.

- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates and are subject to issuer default risk. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio. Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically.
- The Scheme at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.
- **Risks associated with investing in unlisted securities:** Except for any security of an associate or group company, the scheme can invest in securities which are not listed on a stock exchange ("unlisted Securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Scheme will realise their investments in unlisted securities at a fair value.
- Investment in unrated instruments may involve a risk of default or decline in market value higher than rated instruments due to adverse economic and issuer-specific developments. Such investments display increased price sensitivity to changing interest rates and to a deteriorating economic environment. The market values for unrated investments tends to be more volatile and such securities tend to be less liquid than rated debt securities.

Risks associated with Investing in Structured Obligation (SO) & Credit Enhancement (CE) rated securities

The risks factors stated below for the Structured Obligations & Credit Enhancement are in addition to the risk factors associated with debt instruments.

- Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. SO transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of SO rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer.
- **Liquidity Risk:** SO rated securities are often complex structures, with a variety of credit enhancements. Debt securities lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.
- **Credit Risk:** The credit risk of debt instruments which are CE rated is based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore, apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.

Risk factors associated with investment in Tri-Party Repo

The mutual fund is a member of securities segment and Triparty Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL).

As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution being

invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

Risk factors associated with investing in Foreign Securities

• Currency Risk:

Moving from Indian Rupee (INR) to any other currency entails currency risk. To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee.

• Interest Rate Risk:

The pace and movement of interest rate cycles of various countries, though loosely co-related, can differ significantly. Hence by investing in securities of countries other than India, the Scheme stand exposed to their interest rate cycles.

• Credit Risk:

Investment in Foreign Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer. This is substantially reduced since the SEBI (MF) Regulations stipulate investments only in debt instruments with rating not below investment grade by accredited/registered credit rating agency.

• Taxation Risk:

In addition to the disclosure related to taxation mentioned under section “**Special Consideration**”, Investment in Foreign Securities poses additional challenges based on the tax laws of each respective country or jurisdiction. The scheme may be subject to a higher level of taxes than originally anticipated and or dual taxation.

The Scheme may be subject to withholding or other taxes on income and/or gains arising from its investment portfolio. Further, such investments are exposed to risks associated with the changing / evolving tax / regulatory regimes of all the countries where the Scheme invests. All these may entail a higher outgo to the Scheme by way of taxes, transaction costs, fees etc. thus adversely impacting its NAV; resulting in lower returns to an Investor.

• Legal and Regulatory Risk:

Legal and regulatory changes could occur during the term of the Scheme which may adversely affect it. If any of the laws and regulations currently in effect should change or any new laws or regulations should be enacted, the legal requirements to which the Scheme and the investors may be subject could differ materially from current requirements and may materially and adversely affect the Scheme and the investors. Legislation/ Regulatory guidelines could also be imposed retrospectively.

• Country Risk:

The Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors' financial interests. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilisation of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

To manage risks associated with foreign currency and interest rate exposure, the Mutual Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/ RBI from time to time.

• Exhaustion of Limit for investments in Overseas Securities:

In case the permissible limits for investments in overseas Securities by the Scheme, provided by regulatory bodies is reached, then the scheme may not be able to make any further investments in permissible Overseas Securities. This could lead to loss of investment opportunity.

Risk factors associated with investing in Derivatives

• The AMC, on behalf of the Scheme may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance Unit holders' interest. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Other risks include, the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

• Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

• The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

• Credit Risk:

The credit risk in derivative transaction is the risk that the counter party will default on its obligations and is generally low, as there is no exchange of principal amounts in a derivative transaction.

• Market Risk:

Market movements may adversely affect the pricing and settlement of derivatives.

• Illiquidity risk:

This is the risk that a derivative cannot be sold or purchased quickly enough at a fair price, due to lack of liquidity in the market.

Risk factors associated with investing in Non- Convertible Preference Shares

• **Credit Risk** - Credit risk is the risk that an issuer will be unable to meet its obligation of payment of Dividend and/ or redemption of principal amount on the due date. Further, for non-cumulative preference shares, issuer also has an option to not pay Dividends on preference shares in case of inadequate profits in any year.

• **Liquidity Risk** - The preference shares generally have limited secondary market liquidity and thus we may be forced to hold the instrument till maturity.

• **Unsecured in nature** - Preference shares are unsecured in nature and rank lower than secured and unsecured debt in hierarchy of payments in case of liquidation. Thus there is significant risk of capital erosion in case the company goes into liquidation.

Additional Risk viz. Basis Risk associated with imperfect hedging using Interest Rate Futures (IRF): The imperfect correlation between the prices of securities in the portfolio and the IRF contract used to hedge part of the portfolio leads to basis risk. Thus, the loss on the portfolio may not exactly match the gain from the hedge position entered using the IRF.

Risk factors associated with Securities Lending

As with other modes of extensions of credit, there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The scheme may not be able to sell lent out securities, which can lead to temporary illiquidity & loss of opportunity.

Risk factors associated with investing in Securitised Debt

The Risks involved in Securitised Papers described below are the principal ones and does not represent that the statement of risks set out hereunder is exhaustive.

• Limited Liquidity & Price Risk

There is no assurance that a deep secondary market will develop for the Certificates. This could limit the ability of the investor to resell them.

• Limited Recourse, Delinquency and Credit Risk

The Credit Enhancement stipulated represents a limited loss cover to the Investors. These Certificates represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the Certificate Holders against the Investors' Representative. Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Investor Payouts to the Certificate Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Asset. However, many factors may affect, delay or prevent the repossession of such Asset or the length of time required to realise the sale proceeds on such sales. In addition, the price at which such Asset may be sold may be lower than the amount due from that Obligor.

• Risks due to possible prepayments and Charge Offs

In the event of prepayments, investors may be exposed to changes in tenor and yield. Also, any Charge Offs would result in the reduction in the tenor of the Pass Through Certificates (PTCs).

• Bankruptcy of Bank with Liquidity facility

If the Bank with Liquidity facility, becomes subject to bankruptcy proceedings then an investor could experience losses or delays in the payments.

• Risk of Co-mingling

With respect to the Certificates, the Servicer will deposit all payments received from the Obligors into the Collection Account. However, there could be a time gap between collection by a Servicer and depositing the same into the Collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the Loan Agreements may not be segregated from other funds of originator. If originator in its capacity as Servicer fails to remit such funds due to Investors, the Investors may be exposed to a potential loss.

Risk factors associated with investments in Perpetual Debt Instrument (PDI)

Perpetual Debt instruments are issued by Banks, NBFCs and corporates to improve their capital profile. Some of the PDIs issued by Banks which are governed by the RBI guidelines for Basel III Capital Regulations are referred to as Additional Tier I (AT1 bonds).

While there are no regulatory guidelines for issuance of PDIs by corporate bodies, NBFCs issue these bonds as per guidelines issued by RBI. The instruments are treated as perpetual in nature as there is no fixed maturity date. The key risks associated with these instruments are highlighted below:

Key Risk Factors:

- Risk on coupon servicing

Banks

As per the terms of the instruments, Banks may have discretion at all times to cancel distributions/ payment of coupons. In the event of non-availability of adequate distributable reserves and surpluses or inadequacy in terms of capital requirements, RBI may not allow banks to make payment of coupons.

NBFCs

While NBFCs may have discretion at all times to cancel payment of coupon, coupon can also be deferred (instead of being cancelled), in case paying the coupon leads to breach of capital ratios.

Corporates

Corporates usually have discretion to defer the payment of coupon. However, the coupon is usually cumulative and any deferred coupon shall accrue interest at the original coupon rate of the PDI.

- Risk of write-down or conversion into equity

Banks

As per the regulatory requirements, Banks have to maintain a minimum Common Equity Tier-1 (CET-1) ratio of Risk Weighted Assets (RWAs), failing which the AT-1 bonds can get written down. Further, AT-1 Bonds are liable to be written down or converted to common equity, at the discretion of RBI, in the event of Point of Non Viability Trigger (PONV). PONV is a point, determined by RBI, when a bank is deemed to have become non-viable unless there is a write off/ conversion to equity of AT-1 Bonds or a public sector capital injection happens. The write off/conversion has to occur prior to public sector injection of capital. This risk is not applicable in case of NBFCs and Corporates.

- Risk of instrument not being called by the Issuer

Banks

The issuing banks have an option to call back the instrument after minimum specified period from the date of issuance, subject to meeting the RBI guidelines. However, if the bank does not exercise the call on first call date, the Scheme may have to hold the instruments for a period beyond the first call exercise date.

NBFCs

The NBFC issuer has an option to call back the instrument after minimum specific period as per the regulatory requirement from date of issuance and thereafter, subject to meeting the RBI guidelines. However, if the NBFC does not exercise the call option the Scheme may have to hold the instruments for a period beyond the first call exercise date.

Corporates

There is no minimum period for call date. However, if the corporate does not exercise the call option, the Scheme may have to hold the instruments for a period beyond the call exercise date.

Risk factors associated with Short Selling

Short-selling is the sale of shares which are not owned by the seller at the time of trade. Instead, he borrows it from someone who already owns it. Later, the short seller buys back the stock he shorted and returns the stock to close out the loan. If the price of the stock corrects, Short seller can buy the stock back for less than he received for selling it and earn profit (the difference between higher short sale price and the lower purchase price). If the price of stock appreciates, short selling results in loss. Thus, Short positions carry the risk of losing money and these losses may grow theoretically unlimited if the price increases without limit and shall result into major losses in the portfolio.

Risk factors associated with Repo in Corporate Debt Securities

In repo transactions, also known as a repo or sale repurchase agreement, securities are sold with the seller agreeing to buy them back at later date. The repurchase price should be greater than the original sale price, the difference effectively representing interest. A repo in corporate debt securities is economically similar to a secured loan, with the buyer receiving corporate debt securities as collateral to protect against default. Some of the risks associated with repo in corporate debt are given below:

Counterparty Risk: Counterparty risk refers to the inability of the seller to meet the obligation to buy back securities at the contracted price on the contracted date. In case of over the counter (OTC) repo trades, the investment manager will endeavour to manage

counterparty risk by dealing only with counterparties having strong credit profiles. Also, the counter-party risk is to an extent mitigated by taking collateral equivalent in value to the transaction after knocking off a minimum haircut on the intrinsic value of the collateral. In the event of default by the repo counterparty, the scheme shall have recourse to the corporate debt securities. In case the repo transaction is executed on exchange platform approved by RBI/SEBI, the exchange may also provide settlement guarantee.

Collateral Risk: Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations. This risk can be partly mitigated by restricting participation in repo transactions only in corporate debt securities which are approved by credit risk team. Additionally, to address the risk related to reduction in market value of corporate debt security held as collateral due to credit rating downgrade, the repo contract can incorporate either an early termination of the repo agreement or call for fresh margin to meet the minimum haircut requirement or call for replacement of security with eligible security. Moreover, the investment manager may apply a higher haircut on the underlying security than required as per RBI/SEBI regulation to adjust for the illiquidity and interest rate risk on the underlying instrument. To mitigate the risk of price reduction due to interest rate changes, the adequacy of the collateral can be monitored on a daily basis by considering the daily market value & applying the prescribed haircut. The fund manager or the exchange can then arrange for additional collateral from the counterparty, within a prespecified period. If the counterparty is not able to top-up either in form of cash/ collateral, it would tantamount to early termination of the repo agreement, and the outstanding amount can be recovered by sale of collateral.

Risk factors associated with REITs and InvITs:

• Price Risk:

Securities/Instruments of REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. The extent of fall or rise in the prices is a fluctuation in general market conditions, factors and forces affecting capital market, Real Estate and Infrastructure sectors, level of interest rates, trading volumes, settlement periods and transfer procedures.

• Interest Rate Risk:

Securities/Instruments of REITs and InvITs run interest rate risk. Generally, when interest rates rise, prices of units fall and when interest rates drop, such prices increase.

• Credit Risk:

Credit risk means that the issuer of a REIT/InvIT security/ instrument may default on interest payment or even on paying back the principal amount on maturity. Securities/ Instruments of REITs and InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre scheduled.

• Liquidity Risk:

This refers to the ease with which securities/instruments of REITs/InvITs can be sold. There is no assurance that an active secondary market will develop or be maintained. Hence there would be time when trading in the units could be infrequent. The subsequent valuation of illiquid units may reflect a discount from the market price of comparable securities/instruments for which a liquid market exists. As these products are new to the market they are likely to be exposed to liquidity risk.

• Reinvestment Risk:

Investments in securities/instruments of REITs and InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or Dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.

• Legal and Regulatory Risk

The regulatory framework governing investments in securities/instruments of REITs and InvITs comprises a relatively new set of regulations and is therefore untested, interpretation and enforcement by regulators and courts involves uncertainties. Presently, it is difficult to forecast as to how any new laws, regulations or standards or future amendments will affect the issuers of REITs/InvITs and the sector as a whole. Furthermore, no assurance can be given that the regulatory system will not change in a way that will impair the ability of the Issuers to comply with the regulations, conduct the business, compete effectively or make distributions.

Risk factors associated for investments in Mutual Fund Schemes

1. Movements in the Net Asset Value (NAV) of these Schemes may impact the performance. Any change in the investment policies or fundamental attributes of these Schemes will affect the performance of the Scheme to the extent of investment in such schemes.
2. Redemptions by in these Schemes would be subject to applicable exit loads.

IMPORTANT:

Before investing, investors should also ascertain about any further changes pertaining to scheme such as features, load structure, etc. made to the Scheme Information Document/ Key Information Memorandum by issue of addenda/ notice after the date of this Document from the AMC/ Mutual Fund/ Investor Service Centres (ISCs)/ Website/ Distributors or Brokers or Investment Advisers holding valid registrations.

1. GENERAL INSTRUCTIONS

Please read the Key Information Memorandum/ Scheme Information Document 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 (the 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 (EUIDN): Every employee/ relationship manager/ sales person of the distributor of mutual fund products is required to quote the EUIDN obtained by him/her from AMFI in the application form. Investors are requested to verify the AMFI registration details from their Distributor. However, in 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 EUIDN box is left blank, Investors are required to provide the duly signed declaration to the effect as given in the form.

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 local jurisdictions where they carry out their operations in the capacity of distributors.

2. Existing Unit holder information

Investors/ Unitholders already having investment in HDFC Children's Fund should provide that particular Folio Number & Name of the First Unit Holder. The personal details 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.

3. APPLICANT INFORMATION

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 4** which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the details 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.

**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.*

4. BENEFICIARY CHILD INFORMATION

a. The minor shall only be the sole Unit holder in the 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.

Name, address and contact details like telephone number, mobile number and email address must be written in full. On successful validation of the parent's / guardian's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form. In case the Unit holder is a NRI/PIO/OCI, an overseas address must be provided. A local address if available may also be mentioned in the application form.

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 along with the application form. 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 (notarized court order) should be provided.

Further, in case of Systematic registration requests the Mutual Fund/the AMC will register the same in the folio 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 thereafter shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.

All communication and payments shall be made by the fund in the name of and favouring the Beneficiary Child.

b. Details under FATCA & CRS (applicable to Parent/ Legal Guardian):

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 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.

c. 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 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.

5. ALTERNATE CHILD INFORMATION

The facility to register an alternate child is an additional feature under the Scheme. The natural parent / legal guardian of the Unit holder may nominate an alternate child (as nominee) not attained majority at any time before the Unit holder attains Majority. Where an alternate child is nominated, the parent/legal guardian of such an alternate child, at the time of such nomination shall sign such forms or any other documents as may be required by the AMC.

Date of birth of the Alternate Child 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 Alternate Child) should be provided with the application form.

Name of the natural parent / legal guardian of the Alternate Child must be mentioned in the application form. 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.

6. Bank Details

A. Pay - Out Bank Account Details:

An applicant at the time of purchase of units must provide the details of the pay-out bank account of the Unitholder (Beneficiary child) (i.e. account into which redemption / IDCW proceeds are to be paid) in **Section 6** in the application form.

Further, as the pay-out bank account to be mentioned in **Section 6** may be different from the pay-in bank account mentioned under Section 8 of the application form, the Guardian is required to submit any one of following as a documentary proof alongwith the application form validating that pay-out bank account pertains to the Unitholder.

- (i) Cancelled original cheque leaf of the pay-out bank account (where the account number and the Unitholder's 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 Unitholder and account number;
- (iii) A letter from the bank on its letterhead certifying that the Unitholder 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.

Investors are requested to note that applications submitted (without any of the above mentioned documents relating to pay-out bank account details will be treated as invalid and liable to be rejected.

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.

B. Multiple Bank Account Registration:

Multiple bank accounts of the Beneficiary Child (currently upto 5 for Individuals) may be registered for receiving redemption/ dividend proceeds etc. by providing necessary documents and filling up 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/ dividend payouts via the various electronic mode of transfers that are available with the banks.

7. INVESTMENT DETAILS

Investors should mention the Plan for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form.

Investors should also 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 where wrong/ invalid/ incomplete ARN codes are mentioned on the application form, the application shall be processed under Regular Plan. 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 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 the event of a discrepancy between the Plan / Option mentioned in the application form by the applicant and the Plan mentioned on the cheque / any other instrument accompanying the application form, then the application shall be rejected and amount will be refunded to the applicant.

Applications by Investors on behalf of existing Unit holder must be for a minimum amount of Rs.100/- and any amount thereafter. Applications by Investors on behalf of new Unit holder must be for a minimum amount of Rs.100/- and any amount thereafter. The AMC reserves the right to change the minimum application amount 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 instalments / 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).

8. Mode of Payment :

• Pay-In Bank Account

The parent/guardian at the time of application must provide the details of his / her pay-in bank account or the bank account of the minor, / joint account of the minor with the parent or legal guardian (i.e. account from which a subscription payment is being made) in Section 8 in the application form.

• 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:

Payment may be made 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 will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India.

• NRIs, OCIs, PIOs

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. In case Indian rupee drafts are purchased abroad or payments are made from FCNR or NRE accounts, an account debit certificate from the Bank issuing the draft confirming the debit and/or foreign inward remittance certificate (FIRC) by Investor's banker 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 "HDFC Children's Fund (PAN of Beneficiary Child)" or "HDFC Children's Fund (Beneficiary Child Name)" and crossed "A/c Payee only"; A separate cheque or bank draft must accompany each Plan.

Returned cheque(s) are not 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.

• 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: HDFC Children's Fund

Beneficiary Account Name: HDFC CF - POST IPO COLL A/C

Scheme Account No.: 00600350001636

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

Applicant should ensure that the e-mail id and mobile number provided is that of Parent/ Legal Guardian or of the Unit holder's family [Family means spouse, dependent children, Dependant Sibling or dependent parents.]. This e-mail id and mobile number provided shall be registered in the folio for all communications. In case, e-mail id and mobile number is not provided, the email id and mobile number of the Parent/ Legal Guardian available in the KYC records shall be registered in the folio and an intimation in this regard will be sent by the AMC/RTA.

For convenient and cost effective communication, Parent/Legal Guardian are requested to register their own e-mail id and mobile number in the folio for speed and ease of communication of information through e-mail and/or SMS Alerts, which may help to prevent fraudulent transactions.

If the AMC / RTA finds that the e-mail id / mobile number provided may not be that of the Parent/Legal Guardian or the same appears to be incorrect / doubtful, the AMC/ RTA may not capture / update such email id / mobile number in the folio. In such a case, AMC/RTA will intimate the Parent/Legal Guardian to provide the correct e-mail id / mobile number through a KYC change request form or other permissible mode.

The e-mail id and mobile number so provided will be treated as your consent to receive information relating to their financial and/or non-financial transaction(s) viz. sale, purchase, dividend declarations, etc., 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 Parent/Legal Guardian opts/request for the same. Should the Parent/ Legal Guardian experience any difficulty in accessing the electronically delivered documents, the Parent/Legal Guardian shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the parent/legal guardian 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.

The Parent/Legal Guardian are therefore urged to update their e-mail id and mobile number to help us serve better.

10. Mode of Payment of Redemption / Dividend Proceeds-via Direct Credit/ NEFT

• 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 dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/ NEFT System).

NEFT is an electronic fund transfer mode that operates 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/ dividend (if any) proceeds via RTGS / NEFT System will be discontinued by HDFC Mutual Fund / HDFC Asset Management Company Limited without prior notice to the Unit holder and the payouts of redemption / dividend (if any) proceeds shall be effected by sending the Unit holder(s) a cheque.

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 / HDFC Mutual Fund website www.hdfcfund.com

• Direct Credit

The AMC has entered into arrangements with eleven banks to facilitate direct credit of redemption and dividend proceeds (if any) into the bank account of the 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., Royal Bank of Scotland N.V., Standard Chartered Bank and YES Bank Limited. The list of banks is subject to change from time to time.

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/ dividend proceeds on the basis of Bank Account details as provided by the Unit holder in the Application Form.

AMC reserves the rights to change the payout mode from cheque 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.

11. Electronic Services (eServices)

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 **HYPERLINK** "<http://www.hdfcfund.com>" www.hdfcfund.com offers this facility to enable Unitholder's to execute purchases, redemptions, switches and systematic registrations. In addition, a Unitholder can seek account details, view his portfolio's valuation, download account 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. Signature(s)

Signature(s) should be in English or in any Indian Language. Applications should be signed by the natural parent/ legal guardian of the Unitholder. In case of an 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.

13. 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]. Thus, the Guardian must quote their PAN in the application form. Where the Unitholder does not possess his / her own PAN, the PAN of his / her natural parent/legal guardian shall be quoted. 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. 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 of minor Unitholders, PAN/PEKRN details of the natural parent / legal 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.*

14. Prevention of Money Laundering

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 and other circulars issued 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, HDFC Trustee Company Limited ("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.

15. Know Your Customer (KYC) Compliance

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

Units held in account statement (non-demat) form

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

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.

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'.

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. Alternatively the investor may fill the new "CKYC form".

16. 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

17. 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.

18. 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.

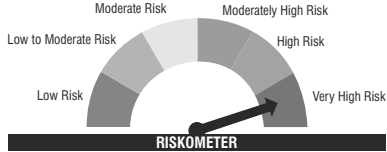
Thus, institutional/corporate clients have to exercise their option.

THIS PAGE IS INTENTIONALLY LEFT BLANK

An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)

Investors must read the Key Information Memorandum, the instructions before completing this form.

The Application Form should be completed in **English** and in **BLOCK LETTERS** only.

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING* - capital appreciation over long term - investment in equity and equity related instruments as well as debt and money market instruments.	RISKOMETER#  RISKOMETER <i>The risk of the Scheme is Very High</i>
*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them. # As on March 31, 2025. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com	

KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.) (Refer Instruction 1)						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 (EUN)	
ARN-						

EUN Declaration (only where EUN box is left blank) (Refer Instruction 1) I/We hereby confirm that the EUN 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 inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.	Sign Here (Guardian)
--	-------------------------

1. EXISTING BENEFICIARY CHILD INFORMATION (refer Instruction 2) FOLIO No. / (Mention an existing folio, if any, with HDFC Children's Fund)
--

2. BENEFICIARY CHILD'S INFORMATION (refer Instruction 2 & 3) Name Mast./ Miss. / Nationality / PAN* / Date of Birth@ (Mandatory) D D M M Y Y Y Y @ Proof attached [Please (✓)] ☐ Status (of the Beneficiary Child) (Mandatory) [Please (✓)] ☐ Resident ☐ NRI/PIO/OCI ☐ Others (please specify) Address of the Beneficiary Child / PIN

OVERSEAS ADDRESS (Mandatory in case of NRIs /FIs/PIOs/ OCIs) (P. O. Box Address may not be sufficient)

Name of Guardian Mr. / Mrs. Relationship with Beneficiary Child@ Please (✓) ☐ Father ☐ Mother ☐ Court Appointed Legal Guardian Nationality / PAN*/PEKRN* / Date of Birth D D M M Y Y Y Y Relationship proof attached@ Please (✓) ☐ @ Mandatory Status (Mandatory) [Please (✓)] ☐ Resident ☐ NRI/PIO/OCI ☐ Others (please specify) Address of the Guardian ☐ Same as Beneficiary Child / PIN

eAlerts Mobile No / eDocs Email^ IN CAPITALS This mobile number belongs to (Mandatory Please ✓): ☐ Self ☐ Spouse ☐ Children ☐ Sibling ☐ Parent (of the Minor/ Guardian) This email id belongs to (Mandatory Please ✓): ☐ Self ☐ Spouse ☐ Children ☐ Sibling ☐ Parent (of the Minor/ Guardian) ☐ I hereby declare that I shall immediately notify any change to the mobile number/ email id. (Refer instruction 9) ^ 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 & 11) * Please attach Proof. Refer instruction No 13 for PAN/PEKRN and No 15a for KYC (KRA). Refer instruction No 15b for KYC Identification Number issued by CKYCR.

3. ALTERNATE CHILD INFORMATION (refer Instruction 5) Name of the Alternate Child Mast. / Miss. (Not attained the age of majority) / Nationality / Date of Birth@ D D M M Y Y Y Y Please (✓) ☐ Proof Attached@ Name of the Parent / Legal Mr. / Ms. guardian of Alternate Child@ Relationship with Alternate Child@ [Please (✓)] ☐ Father ☐ Mother ☐ Court appointed Legal Guardian Proof of relationship attached@ Please (✓) ☐ @ Mandatory Address of the Alternate Child / PIN

3. ALTERNATE CHILD INFORMATION (refer Instruction 5) Status (of the Alternate Child) [Mandatory (Please ✓)] ☐ Resident ☐ NRI/PIO/OCI ☐ Others (please specify) Occupation (of the Alternate Child) [Mandatory (Please ✓)] ☐ Student ☐ Others (please specify)
--

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 18003106767/ 1800 419 7676 (Toll Free)]		
Application No. CF	HDFC MUTUAL FUND	Date : / /
Received from Mr/Ms/M/s an application for Gifting of Units along with Cheque/Payment Instrument as detailed overleaf	ISC Stamp & Signature	

4. ADDITIONAL KYC DETAILS (Refer instruction 3)

Occupation details for	Guardian	Parent other than Guardian
Private Sector Service	☐	☐
Public Sector Service	☐	☐
Government Service	☐	☐
Business	☐	☐
Professional	☐	☐
Agriculturist	☐	☐
Retired	☐	☐
Housewife	☐	☐
Student	☐	☐
Proprietorship	☐	☐
Others (Please specify)		

Gross Annual Income Range (in Rs.)	Guardian	Parent other than Guardian
Below 1 lac	☐	☐
1-5 lac	☐	☐
5-10 lac	☐	☐

OR Networth in Rs. (not older than 1 year)

as on

DD

MM

YYYY

Politically Exposed Person (PEP) details:	Is a PEP	Related to PEP	Not Applicable
Guardian	☐	☐	☐
Parent other than Guardian	☐	☐	☐

Gross Annual Income Range (in Rs.)	Guardian	Parent other than Guardian
10-25 lac	☐	☐
25 lac- 1 cr	☐	☐
> 1 cr	☐	☐

Mandatory

5. FATCA & CRS INFORMATION (Self Certification) (Refer instruction 4b)

The below information is required for Minor and Guardian

Is the Country of Birth / Citizenship / Nationality / Tax Residency other than India?

Beneficiary Child ☐ Yes ☐ No Parent/ Guardian ☐ Yes ☐ No

If Yes, please provide the following information [mandatory]

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Category	Minor	Parent/ Guardian
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*.

	Minor	Parent/ Guardian
	☐ Yes ☐ No	☐ Yes ☐ No

If Yes, please provide the following information [mandatory]

Category	Minor	Parent/ Guardian
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.

Mandatory

6. BANK ACCOUNT DETAILS OF UNIT HOLDER (BENEFICIARY CHILD) (Refer Instruction 6A)

(Mandatory to attach proof, if the pay-out bank account is different from the bank account mentioned under Section 8.)

Account No.		Name of the Bank	
Branch		Bank City	

Account Type [Please ✓] ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others (please specify) IFSCCode*** (Refer Instruction 7C)

*** (Mandatory for Credit NEFT / RTGS) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your bank) 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.

7. MODE OF PAYMENT OF REDEMPTION / IDCW PROCEEDS (Refer Instruction 10)

Unitholders will receive redemption/ IDCW proceeds directly into their bank account (as furnished in Section 6) via Direct credit/ NEFT facility

Mandatory

Plan Name	Cheque/ Payment Instrument/ UTR No. & Date	Drawn on (Name of Bank and Branch)	Amount in figures (Rs.)
HDFC Children's Fund			

Please Note: All Purchases are subject to realisation of cheques / Payment Instrument.

Mandatory

8. INVESTMENT DETAILS (refer Instructions 7 & 8) (The name of Donor must be pre printed on the cheque.) (Please write Application Form No. on the reverse of the Cheque / Payment Instrument.) For Default Plan (viz. Direct / Regular Plan) refer instruction 7☐ **Regular Plan** (Purchase/ Subscription routed through Distributor)
Mention valid ARN in Key Partner/ Agent Information☐ **Direct Plan** (Purchase/ Subscription made directly with the Fund)
Mention **DIRECT** in Key Partner/ Agent Information**Mode of Payment**☐ **Cheque**☐ **NEFT/ RTGS/ Fund Transfer**☐ **One Time Mandate (OTM)****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**The Cheque/Payment Instrument should be drawn favouring **"HDFC Children's Fund (PAN of Beneficiary Child)"** or **"HDFC Children's Fund (Beneficiary Child Name)"** and crossed **"A/c Payee only"** (Investors applying under Direct Plan must mention "Direct" against the Plan name.)

Drawn on Bank / Branch

Pay-In Bank Account No.
(For Cheque Only)Cheque/
Payment
Instrument/
UTR No.Cheque/
Payment
Instrument/
UTR DateAmount of Cheque/
Payment Instrument/
RTGS/ NEFT in figures (Rs.)Net
Cheque
Amount

Cheque Amount (in words):

Mandatory

9. DECLARATIONS & SIGNATURE(S) (Refer Instruction 7 and 12)

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, quasijudicial 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 18):

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/FPI 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

Date :

D D M M Y Y Y Y

SIGN HERE ➞

(Please write Application Form No./
Folio No. on the reverse of the
Cheque /
Payment Instrument.)

Guardian of Beneficiary Child

May 2025

CHECKLIST

- ☞ Please ensure that your Application Form is complete in all respects and signed by all Donors and Parent/ Legal Guardian (as applicable):
- Name, Address and Contact Details are mentioned in full.
 - Status of Donor is correctly indicated.
 - Bank Account Details are entered completely and correctly.
 - Permanent Account Number (PAN) of Donor is mentioned irrespective of the amount of purchase and proof attached (if not already validated) OR PAN Exempt KYC Reference Number (PEKRN) in case of PAN exempt investment.
 - Please attach proof of KYC Compliance status if not already validated.
 - Appropriate Plan / Option is selected.
- ☞ Your investment Cheques and bank drafts must be drawn in favour of **“HDFC Children’s Fund (PAN of Unitholder’s)”** or **“HDFC Children’s Fund (Unitholder’s Name)”** dated, signed and crossed **‘A/c Payee only’**. Application Number / Folio No. is mentioned on the reverse of the Cheque if available.
- ☞ Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

	Document	Minor Unitholder	Alternate Child	Donor	Guardian
1.	PAN / PEKRN #	✓	✓	✓	✓
2.	KYC proof#	✓		✓	✓
3.	Date of Birth Proof	✓	✓		
4.	Proof of relationship of Guardian with Minor Child				✓
5.	Proof of relationship of Donor with Minor Child			✓	
6.	Proof of relationship of Guardian of Alternate Child with Alternate Child		✓		
7.	FATCA & CRS				✓
8.	In case of court appointed legal guardian, notarized court order				✓

If PAN/PEKRN/KYC proof of Minor is not available, PAN/PEKRN/KYC proof of Guardian should be provided

Note: Monies may be invested from minor’s own bank account or from Donor’s bank account. “Donor” may be Parent i.e. Natural Guardian or Court appointed Legal Guardian.

Application Form for Equity and Debt Systematic Investment Plan (SIP)

[For Investments through NACH/ Direct Clearing/ Direct Debit Facility/ Standing Instruction]

Important: Please strike out the Section(s) that is/are not used by you to avoid any unauthorised use
(Please refer Product labeling available on Cover Page and terms and conditions overleaf)



KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.)						FOR OFFICE USE ONLY (TIME STAMP)
ARN/RIA Code/Stock Broker/ Portfolio Manager Registration Number (PMRN)	ARN/RIA /Stock Broker/ Portfolio Manager's Name	Sub-Agent's ARN	Bank Branch Code	Internal Code for Sub-Agent/ Employee	Employee Unique Identification Number (EUN)	
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	Sign Here	Sign Here
First/ Sole Applicant/ Guardian/ PoA Holder	Second Applicant	Third Applicant

Date:

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

Please (✓) any one. In the absence of indication of the option the form is liable to be rejected. ☐ NEW REGISTRATION ☐ CANCELLATION^s

Please (✓) as applicable:

- ☐ OTM Debit Mandate is already registered in the folio. [No need to submit again]. SIP Auto debit can start in 7 Days i.e. for debit date 15th, form can be submitted till 7th of the month.
☐ OTM Debit Mandate is attached and to be registered in the folio. SIP Auto debit will start after mandate registration which takes 10 to 21 days depending on NACH modalities.

1) INVESTOR DETAILS^s Application No. (For new investor)/ Folio No. (For existing Unitholder)

--

Applicant Name:

--

I/WE WOULD LIKE TO INVEST TO MEET MY/OUR FINANCIAL GOALS (choose anyone (✓))

☐ Purchase of Residence ☐ Children's Education ☐ Children's Marriage ☐ Retirement ☐ Others *Please Specify*

Target Amount

--

2) INVESTMENT DETAILS FOR SIP^s [Please tick (✓)]

Scheme Name	HDFC	HDFC	HDFC																								
Plan	☐ Regular ☐ Direct	☐ Regular ☐ Direct	☐ Regular ☐ Direct																								
Option / Facility	☐ Growth ☐ IDCW ☐ Reinvest ☐ Payout	☐ Growth ☐ IDCW ☐ Reinvest ☐ Payout	☐ Growth ☐ IDCW ☐ Reinvest ☐ Payout																								
Frequency	☐ Daily ⁺⁺ ☐ Weekly ^{##} (Any days from Monday to Friday) ☐ Monthly ⁺ ☐ Quarterly ☐ Half-Yearly ☐ Yearly	☐ Daily ⁺⁺ ☐ Weekly ^{##} (Any days from Monday to Friday) ☐ Monthly ⁺ ☐ Quarterly ☐ Half-Yearly ☐ Yearly	☐ Daily ⁺⁺ ☐ Weekly ^{##} (Any days from Monday to Friday) ☐ Monthly ⁺ ☐ Quarterly ☐ Half-Yearly ☐ Yearly																								
SIP Installments (For Daily & Weekly frequency) ^{***}																											
SIP Date ⁺ (For Monthly, Quarterly, Half-Yearly & Yearly Frequency)	<table><tr><td>D</td><td>D</td></tr></table>	D	D	<table><tr><td>D</td><td>D</td></tr></table>	D	D	<table><tr><td>D</td><td>D</td></tr></table>	D	D																		
D	D																										
D	D																										
D	D																										
Enrolment Period ^{**} (MM/YY)	From <table><tr><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table> To <table><tr><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	M	M	Y	Y	From <table><tr><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table> To <table><tr><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	M	M	Y	Y	From <table><tr><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table> To <table><tr><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	M	M	Y	Y
M	M	Y	Y																								
M	M	Y	Y																								
M	M	Y	Y																								
M	M	Y	Y																								
M	M	Y	Y																								
M	M	Y	Y																								
SIP Amount																											
SIP TOP-UP (✓) Not available for Daily and Weekly SIP																											
Frequency	☐ Half Yearly ☐ Yearly ⁺	☐ Half Yearly ☐ Yearly ⁺	☐ Half Yearly ☐ Yearly ⁺																								
Amount																											
Percentage ^s (%)																											
SIP Top-Up Cap Amount or CAP Month-Year [*] :	<table><tr><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	<table><tr><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	<table><tr><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y												
M	M	Y	Y																								
M	M	Y	Y																								
M	M	Y	Y																								

⁺ Default, if not selected. ⁺⁺ Triggered and processed only on all Business Days and SIP TOP up facility shall not be available. ^{##} Triggered and processed on the day opted by the investor. If the day opted falls on non-business day, it will be triggered and processed on the next business day and SIP TOP up facility shall not be available. ^{***} Number of installments have to be mentioned only in case of Daily/ Weekly frequencies. ^{*} In case of Quarterly SIP, only the Yearly option is available as SIP Top-Up frequency. [^] TOP UP amount has to be in multiples of Rs.100 only. ^{\$} The minimum TOP UP Percentage has to be 10% and in multiples of 1% thereafter, of the existing SIP installment. Investors/unit holders subscribing for this facility are required to submit the request at least 21 days prior to the SIP date. Top-up will be applicable from next effective SIP installment. ^{*} TOP-UP CAP amount ^{**} SIP tenure can be registered up to a maximum of 40 years or as per the tenure of the mandate, whichever is earlier [#] TOP-UP CAP Month-Year

ACKNOWLEDGEMENT SLIP FOR SIP (To be filled in by the Investor)

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

DATE	D	D	M	M	Y	Y	Y	Y	FOLIO NO.								
------	---	---	---	---	---	---	---	---	-----------	--	--	--	--	--	--	--	--

Received from Mr. / Ms.

--

ISC Stamp & Signature

[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

2) INVESTMENT DETAILS FOR SIP⁵ [Please tick (✓)] (Contd...)

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

In case of SIP in multiple schemes, Cheque should be drawn in favour of "HDFC MF MULTI SIP COLLECTION A/C" and the cheque amount should match with the total SIP amount.

First SIP Transaction via Cheque No. Cheque Dated

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

 Amount (Rs.)

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

The name of the first/ sole applicant must be pre-printed on the cheque.

3) BANK DETAILS

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

Bank Name: Account Number:

4) UNIT HOLDING OPTION

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

*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	Depository Participant (DP) Name	DP ID <table border="1"><tr><td>I</td><td>N</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	I	N									Beneficiary Account No. <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></tr></table>																
I	N																												
CDSL	Depository Participant (DP) Name	Beneficiary Account No. <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></tr></table>																											

5) DECLARATION AND SIGNATURE(S)⁵

I/ We hereby confirm and declare as under:-

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

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various mutual Funds from amongst which the Scheme is being recommended to me/us.

SIGNATURE (S)

First/ Sole Unit holder/ Guardian/ POA Holder

Second Unit holder

Third Unit holder

Please note: Signature(s) should be as it appears 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.

#In case the OTM is not registered in the folio please submit duly filled and signed OTM form separately.

Terms and Conditions and Instructions

For detailed terms and conditions on SIP, including for OTM facility, please visit our website www.hdfcfund.com and also refer to scheme related documents.

- Where a onetime mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.
- The total of all installments in a day should be less than or equal to the amount as mentioned in One Time Mandate already registered or submitted, if not registered.
- Where the mandate form and the SIP registration form are submitted together, debits for the SIP may happen only on successful registration of the mandate by the Unit holder(s) bank. The Fund / AMC would present the SIP transactions without waiting for the confirmation of the successful registration from the Unit holder(s) bank.
- In case the onetime mandate is successfully registered, new SIP registration will take upto five days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s).
- While the Fund and RTA reserve the right to enhance the SIP period to ensure minimum installments as per respective scheme offer documents, even if the investor has submitted the form late or requested for a period less than minimum installments, they may reject the applications for less than minimum installments.
- If start date for SIP period is not specified, SIP will be registered to start anytime from a period after five days from the date of receipt of application based on the SIP date available / mentioned, subject to mandate being registered.
- In case both SIP end date and no. of installments are mentioned in the SIP application for daily & weekly frequency then SIP shall get registered as per the no. of installments provided.
- If any time during the SIP period, the onetime mandate is to be modified to reduce the validity period which is more than SIP end period registered through OTM, investor should first cancel the SIP and thereafter modify the OTM end period.
- In case of Micro SIP application without PAN, the investor/s hereby declare that they do not have any existing Micro SIPs with HDFC Mutual Fund which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year.
- In case the selected date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next business day/date.
- For SIPs through OTM, the maximum per installment amount after Top-Up shall not exceed Rs. 5 lakhs or the maximum amount mentioned in OTM form, whichever is less.
- The Top-up details cannot be modified once enrolled. In order to make any changes, the investor needs to cancel the existing SIP and enroll for a fresh SIP with Top-up option.
- HDFC Mutual Fund or the AMC, its registrars and other service providers are not responsible if the registration and subsequent transaction are delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
- Investors are deemed to have read and understood the terms and conditions of OTM Facility and SIP facility in the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of HDFC Mutual Fund.
- The Enrolment Form should be submitted atleast 21 days before the first date ^ for NACH/ Direct Clearing/ Direct Debit/ Standing Instruction.
- If the start period is not mentioned, the chosen/Default date falling 15 days from submission date will be considered as the start date and will be registered from that date (eg. If the application is submitted on June 1 without indicating the start period then the SIP start date would be July 1).
- In cases where D-SIP/W-SIP application is accompanied with fresh OTM mandates, the start date/day for D-SIP/W-SIP shall be 10 days after receipt of confirmation for registration of OTM from destination banks. Investors enrolling for D-SIP/W-SIP should select "As & when presented" as payment frequency in the OTM.**
- In case the D-SIP/W-SIP instalment is not debited on a particular day on account of system constraints, technical/operational issues/actions of other parties or any other circumstances beyond the control of HDFC AMC/Fund, such missed debits will not be re-initiated.**
 - ^ In case the auto debit start date/day as mentioned in the form does not satisfy this condition, the first date/day shall be rolled over to begin from the immediately following month (provided the roll over date/day does not exceed the maximum time gap of 90 days between the SIP submission date and first installment of SIP through NACH/Direct Clearing or Direct Debit/ Standing Instruction) and the end date/day shall accordingly get extended.
- In case of auto cancellation, the below given uniform timeline for treating an SIP as closed / cancelled shall be adopted by all AMCs:

S No.	SIP Interval	No. of failed debit attempts prior to cancellation of SIP
1.	Daily	3
2.	Weekly, Fortnightly	3
3.	Monthly	3
4.	Bi-monthly, Quarterly or Longer interval SIPs	2

The AMC will send a communication to investor after 1st failed debit attempt, mentioning that the SIP will cease in case of 3 consecutive rejections and another communication after cancellation of SIP intimating the cancellation to the investor.
- When an investor submits request for cancellation of SIP, all AMCs shall ensure that there is cancellation of auto-debit / SIP within 2 working days of such request placed by the investor.

ACKNOWLEDGEMENT SLIP FOR SIP (To be filled in by the Investor)

Scheme / Plan / Option Scheme 1
 Scheme 2
 Scheme 3

[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

THIS PAGE IS INTENTIONALLY LEFT BLANK



HDFC ASSET MANAGEMENT COMPANY LIMITED

Registered Office :

HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.
Tel.: 022-66316333 | Toll Free no. 1800 3010 6767/ 1800 419 7676
e-mail for Investors: hello@hdfcfund.com | e-mail for Distributors: partners@hdfcfund.com
website : www.hdfcfund.com