

Enrolment Form

(This form is to be used by investors having bank accounts with HDFC Bank Limited)
(Please read terms & conditions overleaf)

Enrolment
Form No.

Date of Receipt

KEY PARTNER / AGENT INFORMATION			FOR OFFICE USE ONLY			
Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code / Bank Branch Code	M O Code	Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp
ARN- 64292						

Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

Date :

D	D	M	M	Y	Y
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I/ We have read and understood the contents of the Scheme Information Document of the following Scheme and Statement of Additional Information and the terms & conditions overleaf. I/ We hereby apply to the Trustee of HDFC Mutual Fund for enrolment under the SIP of the following Scheme / Plan / Option and agree to abide by the terms and conditions of the following Scheme / Plan / Option. I/ We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.**

1. Existing Unit holder Information (If you have existing folio, please fill in your folio number, complete details in section 2 and proceed to section 5. Refer item No. 3 overleaf)																					
Folio No. <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																					The details in our records under the folio number mentioned alongside will apply for this application.
2. PAN and KYC Compliance Status details (Mandatory)																					
PAN # (refer item no. 15 overleaf)																					
KYC Compliance Status (Mandatory for Rs.50,000 & above)** (if yes, attach proof)																					
First / Sole Applicant / Guardian	<input type="checkbox"/> Yes <input type="checkbox"/> No																				
Second Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No																				
Third Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No																				
# Please attach PAN proof. If PAN is already validated, please don't attach any proof. ** Refer item no. 16 overleaf																					
3. Application No. (for new investor)																					
4. Unitholder Information																					
Name of the First / Sole Applicant																					
Name of the Guardian (in case of First / Sole Applicant is a minor)																					
Name of the Second Applicant																					
Name of the Third Applicant																					
5. Name of Scheme / Plan / Option																					
6. Frequency (Please ✓ any one only)	<input type="checkbox"/> Monthly SIP <input type="checkbox"/> Quarterly SIP																				
7. Enrolment Period	From <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table> To <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table> (Please refer item no. 6 (iii) overleaf)	M	M	Y	Y	M	M	Y	Y												
M	M	Y	Y																		
M	M	Y	Y																		
8. Payment Mechanism (Please ✓ any one only)	Standing Instruction to HDFC Bank Limited for Auto Debit of Bank Account (Please complete the Application Form for SIP Standing Instruction Facility)																				
9. Receipt of Documents(s) by E-Mail (Please ✓)	<input type="checkbox"/> Account Statement <input type="checkbox"/> Newsletter <input type="checkbox"/> Annual Report <input type="checkbox"/> Other Statutory Information [as may be permitted under SEBI (Mutual Funds) Regulations, 1996]																				
E-Mail ID:	<table border="1"><tr><td colspan="4">IN BLOCK LETTERS</td></tr></table>	IN BLOCK LETTERS																			
IN BLOCK LETTERS																					

SIGNATURE(S)	<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>	
Please write SIP Enrolment Form No. / Folio No. on the reverse of the Cheque.						
First/Sole Unit holder / Guardian	Second Unit holder	Third Unit holder				

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

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

HDFC MUTUAL FUND		Enrolment Form No.							
Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai - 400 020									
Date : <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Received from Mr./Ms./M/s. <table border="1"><tr><td></td></tr></table>		'SIP' application(s) for
D	D	M	M	Y	Y				
Scheme / Plan / Option <table border="1"><tr><td></td></tr></table>			ISC Stamp & Signature						
<input type="checkbox"/> Standing Instruction to HDFC Bank Limited for Auto Debit of Bank Account.									
Total Amount (Rs.) <table border="1"><tr><td></td></tr></table>		Please Note : All purchases are subject to realisation of SIP installment proceeds.							

TERMS & CONDITIONS

1. SIP is available to investors in the following Scheme(s) of HDFC Mutual Fund:
HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund (an open-ended equity linked savings scheme with a lock-in period of 3 years - formerly HDFC Tax Plan 2000), HDFC TaxSaver (an open-ended equity linked savings scheme with a lock-in period of 3 years), HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Cash Management Fund - Treasury Advantage Plan, HDFC Gift Fund, HDFC Floating Rate Income Fund and HDFC Multiple Yield Fund - Plan 2005

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

2. The SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The SIP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund or at the Official Points of Acceptance of Transaction(s) of Computer Age Management Services Pvt. Ltd. (CAMS).

This Form is not applicable for investments through Micro Systematic Investment Plan (Micro SIP) i.e. upto Rs. 50,000 per year per investor. For investment through Micro SIP investor is required to fill up Micro SIP Enrolment Form available at any of our ISCs or on our website www.hdfcfund.com.

3. Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the SIP Enrolment Form. Existing unit holders should provide only Folio Number, complete details in section 2 and proceed to Section 5. Unitholders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders' name should match with the details in the existing folio number, failing which the application form is liable to be rejected.
4. a. New investors who wish to enroll for SIP are required to fill the SIP Enrolment Form along with the respective Scheme Application Form. New investors are advised to read the Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information carefully before investing. The Scheme Information Document(s) / Key Information Memorandum(s) of the respective Scheme(s) and Statement of Additional Information are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com.

b. New investors need not have an existing folio for investments into respective schemes / plans / options. Such investors can start a folio with a SIP.

New investors should take a note of the following requirements:

The provision for "Minimum Application Amount" specified in the respective Scheme Information Document **will not be applicable** for SIP investments. e.g. the minimum application amount for new investors in HDFC Equity Fund - Growth Option is Rs. 5,000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 500/-.

5. SIP offers investors the following two Plans:

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

6. Under the MSIP, the investor must submit post-dated cheques for each month. An investor is eligible to issue only one cheque for each month. For example, an investor cannot issue one cheque for June 1st and the other for June 25th under the same SIP Enrolment Form. Under the QSIP, the investor must submit post-dated cheques for each quarter. An investor is eligible to issue only one cheque for each quarter. There should be a gap of three months between two cheques. For example, an investor cannot issue one cheque for April 1st and the other for May 1st under the same SIP Enrolment Form. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Both MSIP and QSIP cannot be co-mingled. A separate SIP Enrolment Form must be filled for MSIP and QSIP.

The details of minimum amount per cheque, minimum number of cheques, maximum duration, entry load, exit load, etc. under MSIP and QSIP are given below:

i) Minimum Amount per Cheque/installment

	Schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund*	HDFC TaxSaver* and HDFC Long Term Advantage Fund*
MSIP	Rs. 500/- and in multiples of Rs. 100/- thereafter	Rs. 500/- and in multiples of Rs. 500/-
QSIP	Rs. 1,500/- and in multiples of Rs. 100/- thereafter.	Rs. 1,500/- and in multiples of Rs. 500/- thereafter.

ii) Total Minimum Number of Cheques/installments

	Schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund*	HDFC TaxSaver* and HDFC Long Term Advantage Fund*
MSIP	<ul style="list-style-type: none"> In respect of each SIP Installment less than Rs. 1,000/- in value: 12 In respect of each SIP Installment equal to or greater than Rs. 1,000/- in value: 6 	6
QSIP	<ul style="list-style-type: none"> In respect of each SIP Installment less than Rs. 3,000/- in value: 4 In respect of each SIP Installment equal to or greater than Rs. 3,000/- in value: 2 	2

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

- iii) There is no maximum duration for SIP enrolment for all Schemes eligible for SIP facility, except HDFC Children's Gift Fund.

In case of HDFC Children's Gift Fund investors (Donor) on behalf of the Unit Holder (i.e. the beneficiary child) can enroll for the Recurring Investment Facility (RIF) / Recurring Saving Facility (RSF) for a period until the Unit Holder attains the age of 18 years. The RIF / RSF facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

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

(a) Entry Load: Not Applicable.

Pursuant to SEBI circular no. SEBI/MD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged with respect to applications for registrations under systematic investment plans accepted by the Mutual Fund with effect from August 1, 2009. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including scheme rendered by the ARN Holder.

(b) Exit Load :

Name of the Scheme	Exit Load
HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Balanced Fund, HDFC Prudence Fund and HDFC Arbitrage Fund.	<ul style="list-style-type: none"> In respect of each SIP installment, an Exit Load of 1.00% in payable if Units are redeemed / switched-out within 1 year from the date of allotment. In respect of each SIP installment, no Exit Load is payable if units are redeemed / switched-out after 1 year from the date of allotment.
HDFC Long Term Advantage Fund*, HDFC TaxSaver* and HDFC Floating Rate Income Fund - Short Term Plan	NIL
HDFC Children's Gift Fund - Investment Plan and Savings Plan	<ul style="list-style-type: none"> For units subject to Lock-in Period : NIL For units not subject to Lock-in Period : <ul style="list-style-type: none"> - 3% if the units are redeemed / switched-out within one year from the date of allotment; - 2% if the units are redeemed / switched-out between the first and second year of the date of allotment; - 1% if units are redeemed / switched-out between the second and third year of the date of allotment; - NIL if units are redeemed / switched-out after the third year from the date of allotment.
Schemes other than those mentioned above	Applicable Exit Load, if any, in the Scheme/Plan/option as on the date of allotment of units will be levied.

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

Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for current Load Structure.

7. All SIP cheques must be dated 1st, 5th, 10th, 15th, 20th or 25th of a month. All SIP cheques under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for MSIP for the period July - December 2009 for total amount of Rs. 60,000/-, he will be required to issue six cheques all bearing the same date (except for first SIP cheque which could be of any date) and same amount. It may, however, be noted that the first SIP cheque could be of any date, but all subsequent cheques should be dated either 1st, 5th, 10th, 15th, 20th or 25th. The first SIP cheque (of any date) and the subsequent cheque should not fall in the same month for the MSIP and should not fall in the same quarter for the QSIP.
8. Units will be allotted on the above applicable dates. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of cheques. Further, in case of SIP investments accepted through cheques drawn on a location where ISCs of HDFC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.
9. The cheques should be drawn in favour of "the specific Scheme / Plan" as applicable (e.g. in case of HDFC MF Monthly Income Plan - Short Term Plan, the cheque should be drawn in favour of "HDFC MF Monthly Income Plan - Short Term Plan") and crossed "A/c Payee Only". Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheques accompanying the SIP Enrolment Forms.
10. Payment may be made by cheques drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted. Payment may also be accepted by direct debits to unit holders' bank accounts. For this purpose, unit holders are required to give standing instructions to their bankers (with whom HDFC Mutual Fund may have an arrangement from time to time) to debit their bank accounts at periodic intervals and credit the subscription proceeds to the HDFC Mutual Fund bank account. Currently, the arrangement for direct debit facility is with HDFC Bank, ICICI Bank, ING Vysya Bank, Axis Bank and ABN Amro Bank. Please contact the nearest Investor Service Centre for updated list. Investors / Unit holders may also enroll for SIP Auto Debit facility through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India. Investors / Unit holders may also enroll for SIP Direct Debit Facility available with Axis Bank Ltd., IDBI Bank Ltd., Kotak Mahindra Bank Ltd., IndusInd Bank Ltd., Union Bank of India, Bank of Baroda, Bank of India and Punjab National Bank and such other Banks / Branches which may be included from time to time. In order to enroll for this facility, please fill-up the Application Form for SIP Auto Debit / ECS / Standing Instruction facility.
11. Returned cheque(s) may not be presented again for collection. In case the

returned cheques are presented again, the necessary charges are liable to be debited to the investor.

12. An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 working days for the first investment through SIP. The subsequent account statement will be despatched once every quarter ending March, June, September and December within 10 working days of the end of respective quarter. In case of specific request received from investors, Mutual Fund will provide the account statement to the investors within 5 working days from the receipt of such request without any charges. Further, soft copy of the account statement shall be mailed to the investors under SIP to their e-mail address on a monthly basis, if so mandated.
13. Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 15 days prior to the due date of the next cheque. On receipt of such request, the SIP facility will be terminated and the balance post dated cheque(s) will be returned to the Unit holder.
14. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be assigned / transferred / pledged / redeemed / switched-out until completion of 3 years from the date of allotment of the respective units.

15. Permanent Account Number (PAN)

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase*. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his / her father or mother or the guardian, as the case may be. However PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) for transacting in the securities market. HDFC Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents.

In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase* application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification.

* includes fresh/additional purchase, Systematic Investment.#

Further, as per the Notification No. 288 dated December 1, 2004, every person who makes payment of an amount of Rs. 50,000 or more to a Mutual Fund for purchase of its units should provide PAN.

^ includes fresh/additional purchase, switch, Systematic Investment # / Transfer and Dividend Reinvestment / Dividend Transfer.

However, the requirement of PAN is exempted in respect of Systematic Investment Plan (SIP) upto Rs. 50,000/- per year per investor (Micro SIP).

Since dividend reinvestment/transfer of Rs. 50,000 or more qualifies as purchase of units for aforesaid Notification, PAN is required to process such reinvestment/transfer, failing which dividend reinvestment/transfer shall be automatically converted into payout option.

Applications not complying with the above requirement may not be accepted/ processed.

Additionally, in the event of any application form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any.

Please contact any of the Investor Service Centres/CAMS/ Distributors or visit our website www.hdfcfund.com for further details.

16. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification programme, verify and maintain the record of identity and address(es) of investors.

In order to make the data capture and document submission easy and convenient for the investors, Mutual Fund Industry has collectively entrusted the responsibility of collection of documents relating to identity and address of the investor(s) to an independent agency [presently CDSL Ventures Limited ("CVL") which will act as central record keeping agency ("Central Agency")]. As a token of having verified the identity and address of the investor(s) and for efficient retrieval of records, the Central Agency will issue a KYC Acknowledgement Letter (previously known as Mutual Fund Identification Number - MIN* Allotment Letter) to each investor who submits an application and the prescribed documents to the Central Agency.

Investors should note that it is mandatory for all applications for subscription of value of Rs. 50,000/- and above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter) / Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com) using the PAN Number. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment above the threshold.

The KYC status will be validated with the records of the Central Agency before allotting units. HDFC Mutual Fund will not be held responsible and/or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

* Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity.

17. The Trustee reserves the right to change/modify the terms and conditions of the SIP.

TERMS & CONDITIONS

SIP payment through Standing Instruction to HDFC Bank Limited

1. **Please read this form in conjunction with the SIP terms and conditions mentioned on the reverse of the SIP Enrolment Form before applying.**
2. This facility is offered only to the investors having bank accounts with **HDFC Bank Limited**.
3. The first cheque should be drawn on any bank, which is situated at and is a member of the Bankers' clearing house, located at the place where the application is submitted.
4. Unit holder need to submit only SIP Standing Instruction Facility Form in cases where the installment amount is less than Rs. 50,000 and mode of holding is "**other than Joint**".
5. First SIP Cheque and subsequent SIP Installments via Standing Instruction should be of the same amount.
6. Please submit the following documents atleast 30 days before the first SIP date[^] for Standing Instruction :

New Investors	Existing Investors
Application Form for the respective Scheme(s)**	SIP Enrolment Form
Standing Instruction Facility Form	Standing Instruction Facility Form
First SIP Cheque	First SIP Cheque

[^] In case the auto debit start date as mentioned in the form does not satisfy this condition the first SIP date shall be rolled over to begin from the immediately following month /quarter / year, as applicable (provided the roll over SIP date does exceed the maximum time gap of 60 days between the first cheque for SIP investment and first installment of SIP through Standing Instruction and also the end date shall accordingly get extended.

** included in the Key Information Memorandum

7. Standing Instruction Facility is available on a monthly / quarterly basis for specific dates viz. 1st / 5th / 10th / 15th / 20th / 25th.
8. The investor agrees to abide by the terms and conditions of Standing Instruction Facility of HDFC Bank Limited.
9. Investors will not hold HDFC Bank / HDFC Mutual Fund / HDFC Asset Management Company Limited, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
10. HDFC Bank / HDFC Mutual Fund / HDFC Asset Management Company Limited, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
11. HDFC Bank / HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to reject any application without assigning any reason thereof.
12. Please refer the Key Information Memorandum / Scheme Information Document(s) of respective Scheme(s) and Statement of Additional Information for Applicable NAV, Risk Factors, Load and other information.
13. The SIP enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the Bank Account (for Standing Instruction) is closed and request for change in bank account (for Standing Instruction) is not submitted at least 30 days before the next SIP Auto Debit.
14. You can choose to discontinue this facility by giving thirty days written notice to any of HDFC Mutual Fund Investor Service Centres.