

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:

I / We have read and understood the contents of the Scheme Information Document(s) of the respective Scheme(s) 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(s)/ Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s). 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(a) overleaf)
Folio No. / 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. 14 overleaf)	KYC Compliance Status (Mandatory for Rs.50,000 & above)** (if yes, attach proof)
First / Sole Applicant / Guardian	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Second Applicant	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Third Applicant	<input type="text"/>	<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. 15 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) Monthly SIP Quarterly SIP

7. Enrolment Period From To (Please refer item no. 6 (iii) overleaf)

8. Cheque(s) Details

Cheque Number(s)	Dated (DD/MM/YY)	Amount (Rs.)	Cheque Number(s)	Dated (DD/MM/YY)	Amount (Rs.)
1.			7.		
2.			8.		
3.			9.		
4.			10.		
5.			11.		
6.			12.		
Total (Rs.)					

Cheques drawn on

Name of Bank Branch

Account Type (Please) Savings Current NRO NRE FCNR Others (please specify)

9. Receipt of Document(s) by E-mail (Please any one only) (Refer Item No. 10)

E-Mail YES NO Mobile No.

Email ID

SIGNATURE(S)

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

Date: Regd. office : Ramon House, 3rd Floor, H.T. Parekh Marg, Enrolment Form No.
169, Backbay Reclamation, Churchgate, Mumbai 400020

Received from Mr./Ms./M/s. 'SIP' applications(s) for

Scheme / Plan / Option

No of Cheques

Total Amount (Rs)

Please Note: All purchases are subject to realisation of cheques

ISC Stamp & Signature

SIP TERMS & CONDITIONS – POST DATED CHEQUES

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*, HDFC TaxSaver*, 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 Mid-Cap Opportunities Fund, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund- Treasury Advantage Plan, HDFC Gift Fund, HDFC Floating Rate Income Fund and HDFC Multiple Yield Fund- Plan 2005.

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

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. a. 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.
- b. 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 unitholders are required to sign.
4. a. New investors who wish to enroll for SIP are required to fill the SIP Enrolment Form (Investments through Post Dated Cheques or Investments through Auto Debit/ ECS/ Standing Instruction, as applicable) along with the respective Scheme Application Form (included in the Key Information Memorandum). New investors are advised to read the Scheme Information Document(s) and Statement of Additional Information carefully before investing. The Scheme Information Document(s) / Key Information Memorandum(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. 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:

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

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

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

- iii) There is no maximum duration for SIP enrolment
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) In respect of SIP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the SIP.

The Load Structure for investments through SIP is as follows

- (a) **Entry Load: Not Applicable.**

Pursuant to SEBI circular no. SEBI/IMD/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 (SIP) 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 service rendered by the ARN Holder.

- (b) **Exit Load: Applicable Exit Load, if any, in the Scheme/Plan/Option as on the date of enrollment of the SIP will be levied.**

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

7. a. 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.
- b. 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. a. 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 'Ac Payee Only'. Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheques accompanying the SIP Enrolment Forms.

- b. 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. Outstanding 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.

- c. 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.

10. 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. Investors who wish to receive documents (Account Statement, Newsletter, Annual Report, other Statutory Information as may be permitted under SEBI (Mutual Funds) Regulations, 1996) by email, should indicate (✓) in the appropriate box. 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.

11. Unitholders 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.

12. The SIP enrolment will be discontinued and the balance cheques, if any will be returned to the unit holder in cases where three consecutive SIP Cheque(s) are not honored.

13. 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. Units of HDFC Children's Gift Fund (subject to lock-in period) cannot be redeemed / switched - out until the Unitholder (being the beneficiary child) attains 18 years of age or till completion of 3 years from the date of allotment, whichever is later.

14. **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 [Except for SIP upto Rs. 50,000/- per year per investor (Micro SIP)]. 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. Applications not complying with the above requirement may not be accepted/ processed.

For further details, please refer Section 'Permanent Account Number' under the Instructions in the Key Information Memorandum.

15. **Know Your Customer (KYC) Compliance**

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.

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 MIN by submitting the PAN copy as the proof of identity.

For further details, please refer Section 'Know Your Customer (KYC) Compliance' under the Instructions in the Key Information Memorandum.

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