

SMS HDFCFM to 56767

## Continuous Offer of Units at Applicable NAV Key Information Memorandum and Application Forms



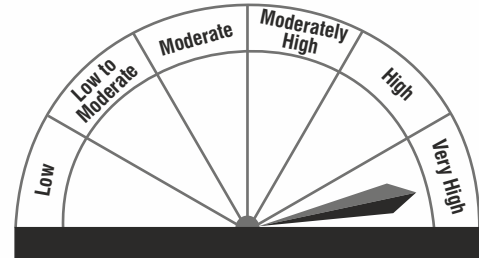
# Gift your child a bright future.

## Consider HDFC Children's Gift Fund.

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

### HDFC CHILDREN'S GIFT 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*	RISKOMETER#
<ul style="list-style-type: none"> <li>capital appreciation over long term</li> <li>investment in equity and equity related instruments as well as debt and money market instruments.</li> </ul> <p>*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them. # As on September 30, 2022. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. <a href="http://www.hdfcfund.com">www.hdfcfund.com</a></p>	 <p>Investors understand that their principal will be at very high risk</p>

#### Sponsors :

Housing Development Finance Corporation Limited  
Registered Office :  
Ramon House, H. T. Parekh Marg,  
169, Backbay Reclamation,  
Churchgate, Mumbai 400 020.

#### abrdn Investment Management Limited

Registered Office :  
1 George Street, Edinburgh, EH2 2LL, United Kingdom.

#### Asset Management Company :

HDFC Asset Management Company Limited  
A Joint Venture with abrdn Investment Management Limited  
Registered Office :  
HDFC House, 2nd Floor, H. T. Parekh Marg,  
165-166, Backbay Reclamation, Churchgate,  
Mumbai - 400 020.  
CIN: L65991MH1999PLC123027

#### Trustee :

HDFC Trustee Company Limited  
Registered Office :  
HDFC House, 2nd Floor,  
H. T. Parekh Marg,  
165-166, Backbay Reclamation,  
Churchgate, Mumbai - 400 020.  
CIN: U65991MH1999PLC123026

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(s) (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](http://www.hdfcfund.com)

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, 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. The date of this Key Information Memorandum is October 27, 2022.

<b>Name of Scheme</b>	<b>HDFC Children's Gift Fund (HCGF)</b>																						
<b>Category of Scheme</b>	Children's Fund																						
<b>Scheme Code</b>	HDFC/O/S/CHI/01/01/0007																						
<b>Type of Scheme</b>	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)																						
<b>Investment Objective</b>	To generate capital appreciation / income from a portfolio of equity & equity related instruments and debt and money market instruments. There is no assurance that the investment objective of the Scheme will be realized.																						
<b>Eligibility</b>	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.																						
<b>Lock-in Period (if opted)</b>	<p><b>Existing investments by investors including SIP / SWAP registrations, etc (until May 22, 2018):</b> Lock-in period (if opted), shall be <b>later of</b></p> <ul style="list-style-type: none"> <li>- 3 Years from the date of allotment</li> <li>- Until the Unit holder (being the beneficiary child) attains the age of majority.</li> </ul> <p><b>Fresh investments by investors including SIP/ SWAP registrations, etc (effective May 23, 2018):</b> Lock-in period will be <b>compulsory</b>. Lock-in period shall be <b>earlier of</b></p> <ul style="list-style-type: none"> <li>- 5 Years from the date of allotment; or</li> <li>- Until the Unit holder (being the beneficiary child) attains the age of majority</li> </ul>																						
<b>Asset Allocation Pattern of the Scheme</b>	<p><b>Under normal circumstances the asset allocation will be as follows:</b></p> <table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Minimum Allocation (% to Total Assets)</th> <th>Maximum Allocation (% to Total Assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related Instruments</td> <td>65</td> <td>80</td> <td>High</td> </tr> <tr> <td>Debt Securities (including securitised debt) and money market instruments</td> <td>20</td> <td>35</td> <td>Low to Medium</td> </tr> <tr> <td>Units issued by REITs and InvITs</td> <td>0</td> <td>10</td> <td>Medium to High</td> </tr> <tr> <td>Non-convertible preference shares</td> <td>0</td> <td>10</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>The Scheme may invest up to 35% of its total assets in foreign securities. The Scheme may invest upto 100% of its total assets in Derivatives. The Scheme may undertake (i) repo / reverse repo transactions in Corporate Debt Securities; (ii) Credit Default Swaps, (iii) Short Selling and such other transactions in accordance with guidelines issued by SEBI from time to time The Scheme may invest in the schemes of Mutual Funds in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time.</p> <p><b>Please refer to Scheme Information Document (SID) of the Scheme for complete details.</b></p>			Type of Instruments	Minimum Allocation (% to Total Assets)	Maximum Allocation (% to Total Assets)	Risk Profile	Equity and Equity related Instruments	65	80	High	Debt Securities (including securitised debt) and money market instruments	20	35	Low to Medium	Units issued by REITs and InvITs	0	10	Medium to High	Non-convertible preference shares	0	10	Low to Medium
Type of Instruments	Minimum Allocation (% to Total Assets)	Maximum Allocation (% to Total Assets)	Risk Profile																				
Equity and Equity related Instruments	65	80	High																				
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Units issued by REITs and InvITs	0	10	Medium to High																				
Non-convertible preference shares	0	10	Low to Medium																				
<b>Investment Strategy</b>	<p>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:</p> <p>a) reasonable growth prospects; b) sound financial strength; c) sustainable business models; d) acceptable valuation that offer potential for capital appreciation</p> <p>The Scheme aims to maintain a reasonably diversified portfolio at all times.</p> <p>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.</p> <p>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.</p> <p>Subject to the Regulations and the applicable guidelines, the Scheme may engage in Stock Lending activities.</p> <p>The Scheme may also invest in the schemes of Mutual Funds.</p> <p><b>Though every endeavor will be made to achieve the objectives of the Scheme, the AMC / Sponsors / Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.</b></p>																						
<b>Comparison of Existing Schemes &amp; Risk Mitigation Strategy</b>	For comparison of Existing Schemes, Risk Mitigation Strategy, Asset Under Management (AUM) and Number of Folios, please refer to pages 11 to 12 for details.																						
<b>Risk Profile of the Scheme</b>	Please refer to page 7 to 10 for details.																						
<b>Plans and Options</b>	The Scheme offers two Plans: Regular Plan Direct Plan																						

**Default Plan**

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. 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.

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

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

**Applicable NAV**

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. Switch-in will be processed at the Applicable NAV (on a Business Day) based on realization of funds as per the redemption payout 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 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.

**Transaction requests received through mailing services:**

Investors are requested to note that in case of application/transaction forms sent through mailing services such as Post, Courier, etc., the time of receipt for determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is actually time stamped at the Official Point(s) of Acceptance (OPA). Thus, there may be a time lag between the receipt of such application/transaction forms at OPA and the actual time stamping of the same in accordance with the regulatory requirements. This lag may impact the applicability of NAV for such transactions as per the applicable cut-off timing guidelines. Under no circumstances will HDFC AMC/the Fund or its service providers be liable for the same.

The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme.

<b>Minimum Application Amount</b>	<b>Purchase/ Additional Purchase:</b> Rs. 100/- and any amount thereafter Note: Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any.
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund.
<b>Benchmark Index</b>	NIFTY 50 Hybrid Composite Debt 65:35 Index
<b>IDCW Policy</b>	The Scheme may declare IDCW or make any other distributions to the Unit holders as may be deemed fit by the Trustee from time to time. Please refer to the Scheme Information Document (SID) for complete details.
<b>Name of the Fund Manager and tenure of managing the scheme (as on September 30, 2022)</b>	Mr. Chirag Setalvad (Tenure: 15 years & 5 months) Mr. Anil Bamboli (Tenure: Fund Manager with effect from October 6, 2022) Mr. Priya Ranjan (Dedicated Fund Manager for Overseas Investments) (Tenure: 5 months)
<b>Name of the Trustee Company</b>	HDFC Trustee Company Limited

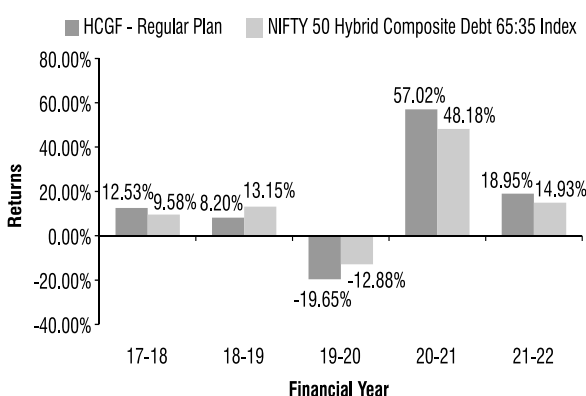
**Performance of the Scheme (as at September 30, 2022)****HDFC Children's Gift Fund - Regular Plan**

Period	Returns (%)^\$	Benchmark Returns (%)#
Last 1 Year	3.53	-0.38
Last 3 Years	16.34	13.07
Last 5 Years	12.07	11.42
Since Inception*	16.03	N.A.

**^Past performance may or may not be sustained in the future**

Returns greater than one year are compounded annualized (CAGR).

\* Inception Date : March 02, '01 N.A. Not Available  
# NIFTY 50 Hybrid Composite Debt 65:35 Index. Benchmarked to the Total Returns Index (TRI) for Equity assets.\$ Adjusted for Bonus Units declared under the Scheme Since inception returns are calculated on Rs. 10 (allotment price)

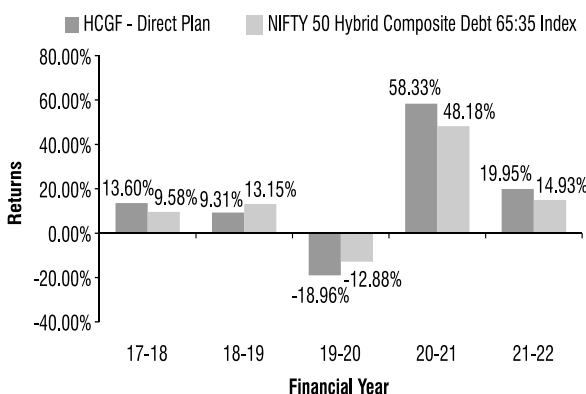
**Absolute Returns for each Financial Year for last 5 years^****HDFC Children's Gift Fund - Direct Plan**

Period	Returns (%)^	Benchmark Returns (%)#
Last 1 Year	4.40	-0.38
Last 3 Years	17.32	13.07
Last 5 Years	13.07	11.42
Since Inception*	15.45	11.42

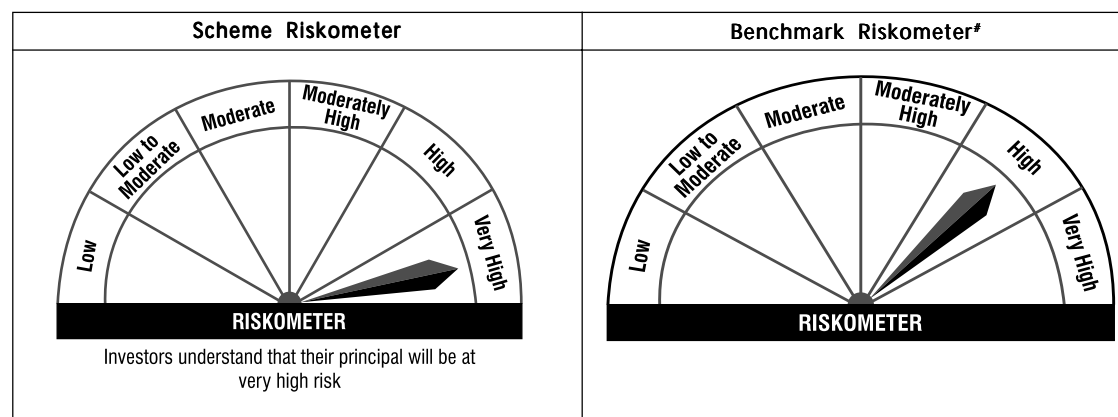
**^Past performance may or may not be sustained in the future**

Returns greater than one year are compounded annualized (CAGR). \*Inception Date: January 01, 2013

# NIFTY 50 Hybrid Composite Debt 65:35 Index. Benchmarked to the Total Returns Index (TRI) for Equity assets. Since inception returns are calculated on Rs. 50.8520 (allotment price)

**Absolute Returns for each Financial Year for last 5 years^****Note:**

- Past performance may or may not be sustained in future.
- Further, the Scheme was initially launched with two Plans viz. Investment Plan and Savings Plan. Effective close of business hours on October 17, 2017, the Savings Plan (Debt Oriented) (HCGF-SP) merged with the Investment Plan (Equity Oriented) (HCGF-IP). Again, effective May 23, 2018 the Scheme has been repositioned as specified on **Page 1**. On account of these changes, the past performance disclosed above is not representative of the current Scheme.



**Portfolio Details**  
(as on September 30, 2022)

**HDFC Children's Gift Fund**

**Portfolio - Top 10 holdings (issuer - wise)**

Issuer	% to NAV
GOI	21.02
ICICI Bank Ltd.	5.21
Reliance Industries Ltd.	5.11
HDFC Bank Ltd.	4.87
The Clearing Corporation of India Ltd.	4.48
Infosys Limited	3.93
Bank of Baroda	3.41
State Bank of India	3.19
Housing Development Finance Corporation Ltd.#	2.85
Reverse Repo	2.72
<b>Grand Total</b>	<b>56.79</b>

**Sector Allocation (% of Net Assets)**

Sector	% to NAV
Others	28.78
Financial Services	25.80
Capital Goods	10.61
Information Technology	7.27
Oil, Gas & Consumable Fuels	5.64
Construction	3.18
Services	3.10
Automobile And Auto Components	2.94
Consumer Services	2.80
Fast Moving Consumer Goods	2.53
Healthcare	2.26
Consumer Durables	1.56
Telecommunication	1.36
Chemicals	1.05
Power	0.78
Media, Entertainment & Publication	0.34
<b>Grand Total</b>	<b>100.00</b>

#Co-Sponsor

**Portfolio Turnover Ratio** - Last 1 year: 3.57%

**Notes:**

- Aggregate of equity securities and debt instruments held by the Scheme at issuer level/sectors are as of September 30, 2022.
- Top 10 holdings disclosure do not include cash & cash equivalents, fixed deposits and/or exposure in derivative instruments, if any.
- 'Others' under sector disclosure include cash & cash equivalents.
- For complete details and latest monthly portfolio, investors are requested to visit <https://www.hdfcfund.com/statutory-disclosure/monthly-portfolio>

**Expenses of the Scheme**  
(i) Load Structure

**Continuous Offer Period**

**Entry Load : Not Applicable**

**Exit Load:**

**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**.

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

- Switch of investments from Regular Plan to Direct Plan under the Scheme 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 Regular Plan under the Scheme. However, any subsequent switch-out or redemption of such investment from Regular Plan shall be subject to exit load based on the original date of investment in the Direct Plan.

(iii) No Entry / Exit Load will be levied on the issue / redemption of bonus units.

**In case of Systematic Transactions such as Systematic Investment Plan (SIP), Flex Systematic Investment Plan (Flex SIP) Systematic Withdrawal Advantage Plan (SWAP), etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.**

**Note:** Switches/Redemptions are subject to completion of lock-in period, if any, under the Scheme.

Treatment of lock-in for switches into the Scheme shall be as under:

Switch-Out Scheme	Switch-In Scheme	Whether lock-in shall be applicable?
Non-CGF Scheme	CGF Scheme	Yes
CGF Scheme (after completion of lock-in)	CGF Scheme	No

If units are kept as collateral with a broker/ lender and there is actual movement of units from the Unitholders demat account to the broker/lenders demat account as a result this will be treated as a normal off market transfer of units. The period for reckoning the exit load on such units will be reckoned based on the date of allotment/ purchase carried by the specific lot transferred from the brokers/lenders demat account on FIFO basis to the Unitholders demat account till the date of redemption by the Unitholder.

The Trustee reserves the right to change / modify the load structure from a prospective date.

**(ii) Recurring Expenses (% of daily Net Assets)**

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2022 (Audited) :

- Regular Plan: 1.93% p.a.
- Direct Plan : 1.09% 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.

In addition to the recurring expenses specified for the Scheme, the following expenses/ Service Tax may also be charged under the Scheme-

- a. Expenses in respect of inflows from beyond top 30 cities - a maximum charge of 0.30% on the daily net assets computed as per the guidelines issued by SEBI for meeting distribution expenses incurred for bringing inflows from such cities;
- b. Brokerage and transaction costs not exceeding 0.12% of the value of trades in case of cash market transactions and 0.05% of the value of trades in case of derivatives transactions; and
- c. GST on Investment Management and Advisory Fees.

**For further details, please refer to Scheme Information Document (SID).**

**Waiver of Load for Direct Applications**

Not Applicable. Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

**Tax treatment for the Investors (Unit holders)**

Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the **'Statement of Additional Information'** and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.

**Daily Net Asset Value (NAV) Publication**

The AMC will calculate the NAVs and disclose the NAV of the Scheme at the close of every Business Day and the holiday immediately preceding a Business Day. As required by SEBI, the NAVs shall be disclosed in the following manner:

- i) Displayed on the website of the Mutual Fund (www.hdfcfund.com)  
Mutual Fund / AMC will provide facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.
- ii) Any other manner as may be specified by SEBI from time to time.
- iii) Displayed on the website of Association of Mutual Funds in India (AMFI) (www.amfiindia.com).

AMC shall update the NAVs on the website of the Fund and AMFI by 11.00 p.m. every Business day. In case of any delay in uploading on AMFI website, the reasons for such delay would be explained to AMFI and SEBI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.

**For Investor Grievances, Please contact**

Investors/Unitholders may contact any of the Investor Service Centres (ISCs) of the Fund for any queries / clarifications at telephone number 1800 3010 6767 / 1800 419 7676 (toll free), Fax number. (022) 22821144, e-mail: hello@hdfcfund.com. Investors can also post their grievances/feedback/suggestions on our website www.hdfcfund.com under the section 'Feedback or Queries' appearing under 'Contact Us'. The Head Office of the Fund will follow up with the respective ISCs to ensure timely redressal and prompt investor services. Mr. Sameer Seksaria, Head - Client Services can be contacted at Ramon House, 1st Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020 at telephone number (Direct) (022) 66316301 or telephone number (Board) (022) 66316333. His e-mail contact is: sameers@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  
**Fax No:** 044-42032955  
**Email:** enq\_h@camsonline.com

**Unit holder's Information**

**For normal transactions during ongoing sales and repurchase:**

- The AMC shall send an allotment confirmation specifying the units allotted by way of email and / or SMS within 5 Business Days of receipt of valid application / transaction to the Unit holders registered e-mail address and / or mobile number.
- The AMC shall send an account statement for each calendar month to the Unit holder(s) in whose folio(s) transaction(s) has / have taken place during the month on or before 15th of the succeeding month by mail / e-mail.
- In case of a specific request received from the Unit holders by the AMC/ISC/R&T, the AMC / Fund will provide an account statement (reflecting transactions of the Fund) within 5 Business Days from the receipt of such request, by mail / email. The Unit holder may request for a physical account statement by writing to/ calling the AMC/ ISC/ R&T.
- Each Account statement, including half yearly statement shall also provide the total purchase value / cost of investment in the Scheme.

### Half Yearly Account Statement:

- Account Statement shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all unitholders providing the following additional disclosures prescribed under SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 read with SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020:
    - (i) the amount of actual commission paid by the AMC/ Fund to distributors (in absolute terms along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses) during the half-year period, and
    - (ii) the scheme's average Total Expense Ratio (in percentage terms) for the halfyear period for the scheme's applicable Plan (regular or direct or both) where the concerned investor has actually invested in.
- The term 'commission' refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by the AMC/ Fund to distributors. The commission disclosed is gross commission and does not exclude costs incurred by distributors such as service tax (wherever applicable, as per existing rates), operating expenses, etc.
- The half yearly account statement will be sent by e-mail to the Unit holders whose e-mail address is registered with the Fund, unless a specific request is made to receive in physical.

### Periodic Disclosure

**Daily Performance Disclosure:** The AMC shall upload performance of the Scheme on a daily basis on AMFI website in the prescribed format along with other details such Scheme AUM and previous day NAV, as prescribed by SEBI from time to time.

**Portfolio Disclosures:** The Mutual Fund/ AMC will disclose portfolio (along with ISIN) of the Scheme in the prescribed format, as on the last day of the month / half-year i.e. March 31 and September 30, on its website viz. [www.hdfcfund.com](http://www.hdfcfund.com) and on the website of Association of Mutual Funds in India (AMFI) viz. [www.amfiindia.com](http://www.amfiindia.com) within 10 days from the close of each month / half-year respectively.

In case of unitholders whose e-mail addresses are registered, the Mutual Fund / AMC will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month / half-year respectively.

Mutual Fund / AMC will publish an advertisement every half-year in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half-yearly statement of the Scheme portfolio on its website and on the website of Association of Mutual Funds in India (AMFI). Mutual Fund / AMC will provide a physical copy of the statement of its Scheme portfolio, without charging any cost, on specific request received from a unitholder.

**Monthly Average Asset under Management (Monthly AAUM) Disclosure:** The Mutual Fund shall disclose the Monthly AAUM under different categories of Schemes as specified by SEBI in the prescribed format on a monthly basis on its website viz. [www.hdfcfund.com](http://www.hdfcfund.com) and forward to AMFI within 7 working days from the end of the month.

**Monthly Riskometer Disclosure:** As per SEBI Guidelines, Riskometer of the Scheme shall be reviewed on a monthly basis based on evaluation of risk level of Scheme's month end portfolios. Notice about changes in Scheme's Riskometers, if any, shall be issued. For latest riskometer of the Scheme and Benchmark, investors may refer to the monthly portfolios disclosed on the website of the Fund viz. [www.hdfcfund.com](http://www.hdfcfund.com) as well as AMFI website within 10 days from the close of each month.

**Half Yearly Unaudited Financial Results:** The Mutual Fund shall host half yearly disclosures of the Scheme's unaudited financial results in the prescribed format on its website viz. [www.hdfcfund.com](http://www.hdfcfund.com) within one month from the close of each half year i.e. on 31st March and on 30th September and shall publish an advertisement in this regard in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.

**Annual Financial Results:** Annual report in the format prescribed by SEBI, will be hosted on the website of the Fund viz. [www.hdfcfund.com](http://www.hdfcfund.com) and on the website of Association of Mutual Funds in India (AMFI) viz. [www.amfiindia.com](http://www.amfiindia.com) as soon as may be but not later than four months from the date of closure of the relevant accounts year (i.e. 31st March each year). Mutual Fund / AMC will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the Scheme wise Annual Report on the website of the Fund and on the website of Association of Mutual Funds in India (AMFI).

Mutual Fund / AMC will e-mail the Scheme Annual Report or Abridged Summary thereof to those unitholders, whose email addresses are registered with the Mutual Fund. Investors who have not registered their email id will have an option of receiving a physical copy of the Annual Report or Abridged Summary thereof. Mutual Fund / AMC will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder through any mode.

A physical copy of the scheme wise annual report shall be made available for inspection to the investors at the registered office of the AMC. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).

### E-COMMUNICATION

For convenient and cost effective communication, Sole/First Unit holder(s) are requested to register his/her own e-mail address and mobile number in the folio for speed and ease of communication of information relating to their financial and non-financial transaction(s) viz. sale, purchase, dividend declarations, etc. through e-mail and/or SMS Alerts, which may help to prevent fraudulent transactions.

**Unit holder(s) are therefore urged to update their e-mail ID and mobile number to help us serve better.**

## RISK PROFILE OF THE SCHEME

### Scheme Specific Risk Factors

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document of the Scheme carefully for details on risk factors before investment. Scheme Specific Risk Factors include but are not limited to the following:

#### (i) 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.

#### (ii) 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 risk (i.e. the risk of an issuer's inability to meet interest and 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 and/ or 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.
- 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.
- 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.
- Scheme's performance may differ from the benchmark index to the extent of the investments held in the equity segment, as per the investment pattern indicated under normal circumstances.
- **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 fund.
- **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.
- The Scheme at times may receive large number of redemption requests, leading to an assetliability 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.

#### (iii) 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 rating 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 ability 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.

**(iv) 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.

**(v) 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.

**(vi) General Risk Factors**

- Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Units of the Scheme can go up or down because of various factors that affect the capital markets in general.
- As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or restructuring of the Scheme. In view of the above, the Trustee has the right, in its sole discretion, to limit redemptions (including suspending redemptions) under certain circumstances, as described in Scheme Information Document under "**Right to Restrict Redemption and/ or Suspend Redemption of the Units**" in Section '**Restrictions, if any, on the right to freely retain or dispose of units being offered**'.
- At times, due to the forces and factors affecting the capital market, the Scheme may not be able to invest in securities falling within its investment objective resulting in holding the monies collected by it in cash or cash equivalent or invest the same in other permissible securities / investments amounting to substantial reduction in the earning capability of the Plan(s). The Scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements.
- 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 or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted securities that offer attractive returns. This may increase the risk of the portfolio.
- Investment strategy to be adopted by the Scheme may carry the risk of significant variance between the portfolio allocation of the Scheme and the Benchmark particularly over a short to medium term period.
- Performance of the Scheme may be affected by political, social, and economic developments, which may include changes in government policies, diplomatic conditions, and taxation policies.

**(vii) Risk factors associated with investing in Foreign Securities**

Risk factors associated with investing in Foreign Securities are:

- **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. 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.

- **Taxation Risk:**

In addition to the disclosure related to taxation mentioned under section "Special Consideration" in the SID, 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, bilateral 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.

**(viii) 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.
- **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.

**(ix) Risk factors associated with investing in Securitised Debt**

Risk factors associated with investing in Securitised Debt summarized below.

- Limited Liquidity & Price Risk
- Limited Recourse, Delinquency and Credit Risk
- Risks due to possible prepayments and Charge Offs
- Bankruptcy of the Swap Bank
- Risk of Co-mingling

**Please read the Scheme Information Document (SID) of the Scheme for details.**

**(x) 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.

**(xi) 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 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:

- **Risk on coupon servicing**

**Banks**

As per the terms of the instruments, Banks have discretion at all times to cancel distributions/ payment of coupons.

**NBFCs**

While NBFCs 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 current RBI guidelines, banks have to maintain a Common Equity Tier-1 (CET-1) ratio of minimum 5.5% 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 period of 5 years from the date of issuance and typically annually thereafter, 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 period of 10 years from date of issuance and typically annually 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.

**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 SEBI Registered Investment Advisers.**

## Comparison of Existing Schemes

### A. SOLUTION ORIENTED

<b>Scheme Name</b>	<b>HDFC Children's Gift Fund</b>
<b>Scheme Category</b>	Children's Fund
<b>Type of Scheme</b>	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)
<b>Investment Objective</b>	To generate capital appreciation / income from a portfolio of equity & equity related instruments and debt and money market instruments. There is no assurance that the investment objective of the Scheme will be realized.
<b>Investment Strategy</b>	<p>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.</p> <p>The aim of equity strategy will be to predominantly build a portfolio of companies across market capitalization which have:</p> <ol style="list-style-type: none"> <li>reasonable growth prospects</li> <li>sound financial strength</li> <li>sustainable business models</li> <li>acceptable valuation that offers potential for capital appreciation</li> </ol> <p>The Scheme aims to maintain a reasonably diversified portfolio at all times.</p> <p>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.</p> <p>The Scheme may also invest in the hybrid securities viz. units of REITs and InvTs for diversification and subject to necessary stipulations by SEBI from time to time.</p> <p>Subject to the Regulations and the applicable guidelines, the Scheme may engage in Stock Lending activities.</p> <p>The Scheme may also invest in the schemes of Mutual Funds.</p> <p>Though every endeavour will be made to achieve the objective of the Scheme, the AMC /Sponsors/ Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered by the Scheme.</p>
<b>Risk Mitigation Strategy</b>	<ul style="list-style-type: none"> <li>The Scheme's portfolio comprises a judicious mix of equity and debt investments. The Scheme has the flexibility to vary the equity component from 65% to 80% in the Scheme and debt component from 20% to 35%.</li> <li>The Scheme aims to maintain a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector specific risks.</li> <li>The Scheme targets to maintain exposure across different market cap segments - i.e. large, mid-cap and small cap. This shall aid in managing volatility and also improve liquidity. The debt and money market investments of the scheme also help in maintaining the necessary portfolio liquidity.</li> <li>Investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> <li>The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> </ul>
<b>No. of folios and AUM (as on September 30, 2022)</b>	<b>No. of Folios:</b> 2,53,982 <b>AUM:</b> Rs. 5,778.04 Cr.

## Comparison of Existing Schemes

### A. SOLUTION ORIENTED (Contd.)

Scheme Name	HDFC Retirement Savings Fund A Notified Tax Savings Cum Pension Scheme		
Scheme Category	Retirement Fund		
Type of Scheme	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)		
Investment Objective	The investment objective of the Scheme is to provide long-term capital appreciation/income by investing in a mix of equity and debt instruments to help investors meet their retirement goals. There is no assurance that the investment objective of the Scheme will be realized.		
Investment Strategy	<p>In line with the investment objective, the Investment Plan(s) will adopt the following investment strategies:</p> <p><b>Equity Plan</b> The total assets of the Equity Plan will be primarily invested in Equity and Equity related instruments. However, the Equity Plan provides for flexibility to invest in debt instruments and money market instruments.</p> <p><b>Hybrid-Equity Plan</b> The total assets of the Hybrid-Equity Plan will be primarily invested in Equity and Equity related instruments. The AMC will also invest the total assets of the Hybrid-Equity Plan in Debt / Money market instruments with an objective of generating long term returns and maintaining risk under control as per the limit specified in asset allocation pattern.</p> <p><b>Hybrid-Debt Plan</b> The total assets of the Hybrid-Debt Plan will be primarily invested in Debt and Money market instruments. The Hybrid-Debt Plan will retain the flexibility to invest across all the debt and money market instruments of various maturities. The AMC will also invest the total assets of the Hybrid-Debt Plan in Equity and Equity related instruments. This Plan seeks to generate steady long term returns with relatively low levels of risk. The aim of equity strategy will be to build a portfolio of companies across market capitalization which have:</p> <ol style="list-style-type: none"> <li>reasonable growth prospects</li> <li>sound financial strength</li> <li>sustainable business models</li> <li>acceptable valuation that offers potential for capital appreciation.</li> </ol> <p>Investment Plans aim to maintain a reasonably diversified portfolio at all times. Investment Plans will retain the flexibility to invest in the entire range of debt securities (including securitised debt) and money market instruments. Investment in Debt and Money Market Instruments will be as per the limits in the asset allocation table of the respective Investment Plans, 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. Investment Plans may also invest in the hybrid securities viz. units of REITs and InvTs for diversification and subject to necessary stipulations by SEBI from time to time. Subject to the Regulations and the applicable guidelines, the Investment Plans may engage in Stock Lending activities. Investment Plans may also invest in the schemes of Mutual Funds. Though every endeavour will be made to achieve the objectives of the Investment Plan(s) under the Scheme, the AMC/Sponsors/Trustees do not guarantee that the investment objectives of the Investment Plan(s) will be achieved. No guaranteed returns are being offered by the Investment Plan(s).</p>		
Risk Mitigation Strategy	<ul style="list-style-type: none"> <li>The Scheme aims to maintain a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector specific risks.</li> <li>The Scheme targets to maintain exposure across different market cap segments - i.e. large, mid-cap and small cap. This shall aid in managing volatility and also improve liquidity.</li> <li>Investments in debt / money market securities would be undertaken after assessing the associated credit risk and liquidity risk.</li> <li>Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing/ services sectors. This shall aid in managing concentration risk and sector-specific risks.</li> <li>The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> <li><b>Liquidity Risk:</b> Liquidity risk is the risk of not being able to sell / liquidate a security at short notice at prevailing market prices or without incurring impact cost. While government bonds, money market instruments and shorter maturity instruments are generally easier to sell, corporate bonds and other instruments typically face higher liquidity risk. Further, higher rated securities normally are more liquid compared to lower rated securities. As a result, different portfolios will face different levels of liquidity risk based on the underlying portfolio composition. Some of the strategies to reduce liquidity risk are creating portfolios that are diversified across maturities, ratings, types of securities, etc. in line with the fund objectives, regulations and investment strategy.</li> <li><b>Credit Risk:</b> Lower rated securities have a higher credit risk compared to higher rated securities. Hence, credit risk faced by different schemes will be different based on the underlying portfolio / investment strategy. To reduce the credit risk, a comprehensive and in-depth credit evaluation of each issuer will be undertaken, using both quantitative (leverage, profitability, solvency ratios etc.) and qualitative factors (parentage, track record etc.). Each of the scheme/portfolio will endeavour to maintain adequate diversification across issuers / sectors in line with scheme objectives, regulations and investment strategy. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</li> <li><b>Derivatives Risk:</b> The AMC has provision for using derivative instruments for portfolio balancing and hedging purposes. Interest Rate Swaps will be done with approved counter parties under pre approved ISDA agreements. Mark to Market of swaps, netting off of cash flow and default provision clauses will be provided as per standard practice on a reciprocal basis. Interest Rate Swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines.</li> <li><b>Interest Rate Risk:</b> Interest rate risk is the risk of change in the NAVs due to change in overall market yields. The change in value of a security, for a given change in yield, is higher for a security with higher duration and vice versa. Hence portfolios with higher duration will have higher volatility. The AMC shall strive to actively manage the duration of the respective funds based on the prevailing market conditions / outlook of interest rates, keeping in mind the scheme objectives, investment strategy and applicable regulations.</li> <li><b>Concentration Risk:</b> The AMC will attempt to mitigate this risk by maintaining adequate diversification across issuers / sectors / instrument type in line with the scheme objectives, investment strategy and applicable regulations. This will also be managed by keeping prudent investment limits on any particular industry or issuer or issuer group based on the size, credit profile, etc. to reduce issuer or industry specific risk.</li> </ul> <p>While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.</p>		
No. of folios and AUM (as on September 30, 2022)	<p><b>Equity Plan</b> No. of Folios: 1,28,928 AUM: Rs. 2,408.60 Cr.</p>	<p><b>Hybrid-Equity Plan</b> No. of Folios: 29,754 AUM: Rs. 873.20 Cr.</p>	<p><b>Hybrid-Debt Plan</b> No. of Folios: 4,924 AUM: Rs. 144.61 Cr.</p>

## INSTRUCTIONS

### 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)/Donor(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/Donor(s) 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 (EUIN):** Every employee/ relationship manager/ sales person of the distributor of mutual fund products is required to quote the EUIN 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 EUIN 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. TRANSACTION CHARGES

**In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, as amended from time to time the AMC/ the Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted-in to receive the Transaction Charges). The Distributor may opt to receive transaction charges based on the type of product.**

**Transaction Charge of Rs.150/- (for a first time investor across mutual funds) or Rs.100/- (for investor other than first time mutual fund investor) per purchase / subscription of Rs.10,000/- and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.**

**TRANSACTION CHARGES IN CASE OF INVESTMENTS THROUGH SIP:**

**Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs.10,000/- or more. In such cases, Transaction Charges shall be deducted in 3-4 installments.**

**Transaction Charges shall not be deducted:**

- where the Distributor of the investor has not opted to receive any Transaction Charges
- for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs.10,000/-;
- for transactions other than purchases /

subscriptions relating to new inflows i.e. through Switches; and

- for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor).

Unitholder / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. The AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN)/ PAN Exempt KYC Reference Number (PEKRN) at the Unitholder / Guardian level. If the PAN/ PEKRN details are available, then the Unitholder/ Guardian will be treated as existing investor (i.e. Rs.100/- will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. Rs.150/- for first time investors or Rs.100/- for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

### 3. EXISTING UNIT HOLDER INFORMATION

Investors/ Unitholders already having investment in HDFC Childrens' Gift 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.

### 4. DONOR (APPLICANT) INFORMATION

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

Applications under a Power of Attorney must be accompanied by the original Power of Attorney.

- In accordance with SEBI Circular No. CIR/ MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)\* status mentioned under section 5 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the 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.****

*\*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.*

**5. 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. NRIs residing in any Financial Action Task Force (FATF) declared non-compliant country or territory

\*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.

**6. 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.

**7. BANK DETAILS****A. Pay - Out Bank Account Details:**

An applicant/donor 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 / dividend 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 along with 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

## INSTRUCTIONS contd...

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 payout bank account details will be treated as invalid and liable to be rejected.

### 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.

## 8. 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. 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 / demand draft / 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.1,000/- and any amount thereafter. Applications by Investors on behalf of new Unit holder must be for a minimum amount of Rs.5,000/- 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).

## 9. MODE OF PAYMENT :

### • Pay-In Bank Account

An investor/donor at the time of application must provide the details of his / her pay-in bank account (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 demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft is a demand draft issued by a bank where there is no ISC available for Investors.

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

### • NRIs, OCIs, PIOs

Reserve Bank of India vide their letter No. EC CO.FID (II) / 2022 / 10.02.52 (2150) / 2000-01 dated December 23, 2000 have conveyed no objection for issue of Units of HDFC Children's Gift Fund in the name of minor donees, where the investment funds have been received from donors. However, Investors may note that proceeds will be repatriable only when both donors and donees (first and alternate children holders) are NRIs / PIOs/ OCIs and investment is made either through inward remittance or by debit to NRE / FCNR account. In all other cases Units will be issued on non-repatriation basis.

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, demand draft, 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 Gift Fund (PAN of Beneficiary Child)"** or **"HDFC Children's Gift Fund (Beneficiary Child Name)"** and



## INSTRUCTIONS *contd...*

**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.

### • Cash

Pursuant to SEBI Circular No. CIR/IMD/DF/ 21/ 2012 dated September 13, 2012 read with SEBI Circular No. CIR/IMD/DF/10/2014 dated May 22, 2014 the Fund will accept subscription applications with payment mode as 'Cash' ("Cash Investments") to the extent of Rs. 50,000/- per investor, per financial year. Cash Investments in legal tender, accompanied with valid applications, shall be accepted by the Scheme subject to the following:

1. Only resident individuals, sole proprietorships and minors (through natural parent/legal guardians), who are KYC compliant (with or without PAN), have a bank account and who submit applications in physical mode at select ISCs can avail this facility.
2. Currently, the Fund has made arrangements with HDFC Bank Limited

("the Bank") to collect Cash from the investors of the Fund at designated branches of the Bank. For an updated list of the ISCs / the designated bank branches accepting Cash Investments, investors may contact any of our ISCs or visit the website [www.hdfcfund.com](http://www.hdfcfund.com)

3. Procedure to undertake Cash Investments:
  - a. Deposit slips for making Cash Investments may be obtained from ISCs which accept Cash Investment applications. The deposit slip must be filled with the scheme name and the amount of cash to be deposited. The deposit slip will be verified by the ISC officials.
  - b. Investors must then deposit the cash along with the verified deposit slip at any of the nearest designated branches of the Bank accepting cash under this facility.
  - c. Acknowledged copy of the deposit slip received from the Bank along with the Scheme application form / transaction slip must be submitted at the same ISC (i.e. from where the deposit slip was obtained) for time stamping. Investors must mention their name and folio number/ application number on the reverse of the Bank-acknowledged

deposit slip. The pay-out bank account details are also required to be specified in the application form by the investors.

4. If the amount of subscription (together with the investments already made through cash in the same financial year) exceeds Rs.50,000/-, the application will be rejected.
5. Payment of proceeds towards redemptions, dividend, etc. with respect to Cash Investments shall be made only through the pay-out bank account mentioned in the application form or as registered in the folio (as applicable) as Bank mandate.
6. Acceptance of Cash Investments will be subject to compliance with applicable laws pertaining to prevention of money laundering.
7. Application for Cash Investment not satisfying the above conditions may be rejected.

**For details on procedure and conditions for making 'Cash Investments', refer section 'How to Apply' appearing in SAI or contact any of our ISCs or visit our website [www.hdfcfund.com](http://www.hdfcfund.com).**

### • Subscription through RTGS/NEFT:

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

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

**RTGS IFSC Code:** HDFC0000060

**NEFT IFSC Code:** HDFC0000060

Scheme Name	Beneficiary Account Name	Scheme Account No.
HDFC Children's Gift Fund	HDFC CGF - POST IPO COLL A/C	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.

## 10. THIRD PARTY PAYMENT RULES

**"Third Party"** means any person making payment towards subscription of Units in the name of the Beneficial Investor. Applicants / Donors are considered as 'Third Party'.

**"Third Party payment"** is referred to as a payment made through instruments issued from a bank account other than that of the Beneficiary Investor.

In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, all applications for subscriptions for units are required to comply with the following, without which applications will be rejected / not processed / refunded:

- (i) Mandatory Compliance with KYC norms for all Guardians in case of Minor and the Third Party i.e. the Donor.
- (ii) Verification of the source of funds to ensure that funds have come from the Donor's account only.

The following document(s) is/are required to be submitted by Third Party as per the mode of payment selected:

### (i) Source of funds - if paid by cheque

In case the account number and account holder name of the third party is not preprinted on the cheque, then the third party should provide any one of the following documents:

1. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
2. a letter (in original) from the bank on its letterhead certifying that the third party maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). The said letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

#the original documents along with the documents mentioned above should be submitted to the ISCs / Official Points of Acceptance of HDFC Mutual Fund. The copy of such documents will be verified with the original documents to

the satisfaction of HDFC AMC/ HDFC Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

### (ii) Source of funds - if funded by pre-funded investments such as Pay Order, Demand Draft, Banker's cheque etc.

The Third Party should attach any one of the following supporting documents with the purchase application where subscription for units is vide a pre-funded instrument issued by way of debit to his / her bank account: (i) a Certificate (in original) from the issuing banker duly certified by the employee signing the pre-funded instrument with his / her full signature, name, employee code, bank seal and contact number, stating the Account holder's name, the Bank Account Number which has been debited for issue of the instrument (Mandatory) and PAN as per bank records, if available (ii) a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the third party as an account holder are available (iii) a copy of the passbook/bank statement

evidencing the debit for issuance of the instrument.

The account number mentioned in the above supporting documents should be the same as the bank details mentioned in the application form.

**(iii) Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT etc.**

Acknowledged copy of the instruction to the bank stating the account number debited.

**(iv) Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash**

The AMC/Mutual Fund /R&TA will not accept any purchase applications from third party if accompanied by a pre-funded instrument issued by a bank (such as Pay Order, Demand Draft, Banker's cheque) against cash for investments of Rs. 50,000 or more. The third party should submit a Certificate (in original) obtained from the bank giving name, bank account number (Mandatory) and PAN as per the bank records, if available of the person who has requested for the payment instrument. The said Certificate should be duly certified by the employee signing the pre-funded instrument with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / R&TA will check that the name mentioned in the Certificate matches with the name of the third party.

The account number mentioned in the Certificate should be the same as / one of the registered bank account or the bank details mentioned in the application form.

**The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of HDFC AMC or visit our website [www.hdfcfund.com](http://www.hdfcfund.com) for any further information or updates on the same.**

**11. 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 e-mail 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.**

**12. 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](http://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](http://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 / demand draft.

For more details on RTGS / NEFT or for frequently asked questions (FAQs) on RTGS / NEFT, Unit holders are advised to visit the RBI website [www.rbi.org.in](http://www.rbi.org.in) / HDFC Mutual Fund website [www.hdfcfund.com](http://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/ demand draft to electronic credit OR vice versa in case such a situation arises requiring the need for this conversion in payout mode to ensure faster payment.

**13. ELECTRONIC SERVICES (eServices)**

The **eServices** facility includes **HDFCFMFOne 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.

**HDFCFMFOne Investors**

The Fund's website HYPERLINK "<http://www.hdfcfund.com>" [www.hdfcfund.com](http://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. **HDFCFMFOne 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 HYPERLINK "<http://www.hdfcfund.com>" [www.hdfcfund.com](http://www.hdfcfund.com)

**14. SIGNATURE(S)**

Signature(s) should be in English or in any Indian Language. Applications should be signed by the Sole / both the Donors and 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.

**15. PERMANENT ACCOUNT NUMBER**

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention the permanent account number (PAN) irrespective of the amount of investment [Except as given below]. Thus, Sole / both Donors 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 selfattested 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](http://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.*

**16. 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](http://www.hdfcfund.com).

**17. KNOW YOUR CUSTOMER (KYC) COMPLIANCE****a. KYC registered under KYC Registration Agency (KRA):****Units held in account statement (non-demat) form**

It is mandatory for the Investors to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter for all purchases/ switches/ 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](http://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](http://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](http://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".

**18. Ultimate Beneficial Owners(s)**

Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial

Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, 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'.

**19. Consent For Telemarketing**

HDFC AMC shall treat this as an explicit consent by the Unit Holder/(s) to send promotional information/ material to the mobile number(s)/ email id provided by the Unit Holder/(s) in this Application Form and such consent shall supersede all the previous consents/ registrations by the Unit Holder/(s) in this regard. If you do not wish to receive such promotional information/ materials, please write to us at [hello@hdfcfund.com](mailto: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.

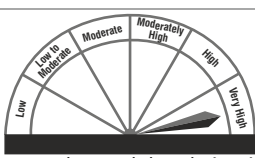
# HDFC CHILDREN'S GIFT FUND

Application No. \_\_\_\_\_

CG

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.

<p><b>THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*</b></p> <ul style="list-style-type: none"> <li>capital appreciation over long term</li> <li>investment in equity and equity related instruments as well as debt and money market instruments.</li> </ul>	<p><b>RISKOMETER#</b></p>  <p>Investors understand that their principal will be at very high risk</p>
<p>*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them. # For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com</p>	

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 (EUIN)	
ARN-						

<p><b>EUIN Declaration (only where EUIN box is left blank) (Refer Instruction 1)</b> 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 inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.</p>	<p>Sign Here _____ (Donor)</p>
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**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer Instruction 2 and please tick (✓) any one)**

I confirm that I am a first time investor across Mutual Funds.      OR       I confirm that I am an existing investor across Mutual Funds.

In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

**1. EXISTING BENEFICIARY CHILD INFORMATION (refer Instruction 3)**

FOLIO No. \_\_\_\_\_ / \_\_\_\_\_ (Mention an existing folio, if any, with HDFC Children's Gift Fund)

**2. BENEFICIARY CHILD'S INFORMATION (refer Instruction 3 & 4)**

Name Mast./ Miss. \_\_\_\_\_

Nationality \_\_\_\_\_ PAN\*/PEKRN\* \_\_\_\_\_

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 \_\_\_\_\_

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 \_\_\_\_\_

Name of Donor Mr. / Mrs. \_\_\_\_\_ Relationship with Beneficiary Child@ Please (✓)  Same as Guardian Above  Parent/ Legal Guardian (Other than the Guardian mentioned above)

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)

eAlerts Mobile No \_\_\_\_\_ eDocs Email^ \_\_\_\_\_ IN CAPITALS

This email id belongs to (Mandatory Please ✓):  Self  Spouse  Children  Sibling  Parent (of the Minor/ Guardian)

This mobile number 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 11)

^ 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 11 & 13)

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

**3. ALTERNATE CHILD INFORMATION (refer Instruction 6)**

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 guardian of Alternate Child Mr. / Ms. \_\_\_\_\_

Relationship with Alternate Child@ [Please (✓)]  Father  Mother  Court appointed Legal Guardian Proof of relationship attached@ Please (✓)  @ Mandatory

Address of the Alternate Child \_\_\_\_\_ PIN \_\_\_\_\_

**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 18003010676/ 1800 419 7676 (Toll Free)]**

Application No. CG \_\_\_\_\_ **HDFC MUTUAL FUND** Date : / / \_\_\_\_\_

Received from Mr/Ms/M/s \_\_\_\_\_ an application \_\_\_\_\_

for Gifting of Units along with Cheque/Demand Draft/ Payment Instrument as detailed overleaf \_\_\_\_\_

ISC Stamp & Signature \_\_\_\_\_

3. ALTERNATE CHILD INFORMATION (refer Instruction 6)	
Status (of the Alternate Child) [Mandatory (Please ✓)]	Occupation (of the Alternate Child) [Mandatory (Please ✓)]
<input type="checkbox"/> Resident <input type="checkbox"/> NRI/PIO/OCI <input type="checkbox"/> Others _____ (please specify)	<input type="checkbox"/> Student <input type="checkbox"/> Others _____ (please specify)

4. ADDITIONAL KYC DETAILS (Refer instruction 4b)

Occupation details for	Guardian	Parent other than Guardian	Politically Exposed Person (PEP) details:	Is a PEP	Related to PEP	Not Applicable
Private Sector Service	<input type="checkbox"/>	<input type="checkbox"/>	Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public Sector Service	<input type="checkbox"/>	<input type="checkbox"/>	Parent other than Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Government Service	<input type="checkbox"/>	<input type="checkbox"/>	Non-Individual Investors involved/ providing any of the mentioned services			
Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Foreign Exchange / Money Changer Services			
Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Gaming / Gambling / Lottery / Casino Services			
Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Money Lending / Pawning			
Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> None of the above			
Housewife	<input type="checkbox"/>	<input type="checkbox"/>				
Student	<input type="checkbox"/>	<input type="checkbox"/>				
Proprietorship	<input type="checkbox"/>	<input type="checkbox"/>				
Others (Please specify)						

Gross Annual Income Range (in Rs.)	Guardian	Parent other than Guardian	Gross Annual Income Range (in Rs.)	Guardian	Parent other than Guardian
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	10-25 lac	<input type="checkbox"/>	<input type="checkbox"/>
1-5 lac	<input type="checkbox"/>	<input type="checkbox"/>	25 lac- 1 cr	<input type="checkbox"/>	<input type="checkbox"/>
5-10 lac	<input type="checkbox"/>	<input type="checkbox"/>	> 1 cr	<input type="checkbox"/>	<input type="checkbox"/>

OR Networth in Rs. (not older than 1 year) \_\_\_\_\_ as on \_\_\_\_\_ DD MM YYYY

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

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
	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> 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.

6. BANK ACCOUNT DETAILS OF UNIT HOLDER (BENEFICIARY CHILD) (Refer Instruction 7A)  
 (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 <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> 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)

7. MODE OF PAYMENT OF REDEMPTION / IDCW PROCEEDS (Refer Instruction 12)

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

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

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

**8. INVESTMENT DETAILS (refer Instructions 8 & 9) (The name of Donor must be pre printed on the cheque.) (Please write Application Form No. on the reverse of the Cheque / Demand Draft/Payment Instrument.) For Default Plan (viz. Direct / Regular Plan) refer instruction 8**

<input type="checkbox"/> Regular Plan (Purchase/ Subscription routed through Distributor) Mention valid ARN in Key Partner/ Agent Information		<input type="checkbox"/> Direct Plan (Purchase/ Subscription made directly with the Fund) Mention DIRECT in Key Partner/ Agent Information				
Mode of Payment	<input type="checkbox"/> Cheque	<input type="checkbox"/> Demand Draft	<input type="checkbox"/> NEFT/ RTGS/ Fund Transfer	<input type="checkbox"/> 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/DD/Payment Instrument should be drawn favouring "HDFC Children's Gift Fund (PAN of Beneficiary Child)" or "HDFC Children's Gift 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/ DD/ Payment Instrument/ UTR No.	Cheque/ DD/ Payment Instrument/ UTR Date	Amount of Cheque/ DD/ Payment Instrument/ RTGS/ NEFT in figures (Rs.)	DD Charges, if any	Net Cheque/ DD Amount
Cheque/ DD Amount (in words):						

**9. DECLARATIONS & SIGNATURE(S) (Refer Instruction 10 and 14)**

I / We have read, understood the terms and conditions of the scheme related documents of the respective scheme(s) and agree to comply with the same as an 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 by any order/ruling /judgment 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 furnish such other further/additional information as may be required by the HDFC Asset Management Company Limited (AMC)/ Fund .I/We undertake to promptly inform the AMC / Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished by me/us from time to time.
- (d) I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi- judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us.
- (e) I/We hereby consent for providing transactions data feed, portfolio holdings, NAV etc. in respect of my/our transactions under Direct Plan to the RIA/Portfolio Managers/Stock Broker registered in the concerned folio, if applicable.
- (f) I/We shall be liable and responsible for any loss, claims suffered, directly or indirectly by AMC/ Fund/ RTA/ SEBI Intermediaries, arising out of any false, misleading, inaccurate and incomplete information furnished by me/us at the time of 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.**

**Third Party Payment Declarations applicable to Donor:**

1. I/We declare that the payment made on behalf of minor is in consideration of natural love and affection or as a gift.
2. I/We have read and understood the Third Party Payment rules and agree to comply and be bound by the same.
3. I/We hereby declare that the amount invested in the Fund is through legitimate sources only and is not for the purpose of contravention or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India. I/We shall be solely liable/responsible for any claim, loss and/or damage of whatsoever nature that the Fund/ AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing the transaction in favour of the Beneficial Investor (Beneficiary Child) as detailed in the Application Form.

**Third Party Payment Declarations applicable to Parents/ Legal Guardian:**

1. I/We hereby confirm that the information provided herein by the Donor is true and correct.
2. I/We confirm that I/We are the guardian of the Minor registered in folio and have no objection to the funds received towards Subscription of Units in this Scheme(s) on behalf of the minor.

**Consent for Telemarketing (Refer Instruction 19):**

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

**Consent for disclosure of Personal Information in terms of Privacy Policy**

I/We hereby confirm to have read, understood and agree to the terms of Privacy Policy (available on <https://www.hdfcfund.com>) ("Policy") of HDFC AMC/ Fund. I/We hereby accord my/our consent to HDFC AMC/Fund for collecting, receiving, possessing, storing, dealing, handling or disclosure of my/ our Personal Data and hereby authorize to disclose it to the third party or another body corporate or any person acting under a lawful contract with HDFC AMC, in accordance with the Privacy Policy.

**For Foreign Nationals Resident in India only:**

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

**For NRIs/PIO/OCIs/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
---	---	---	---	---	---	---	---

<b>SIGN HERE</b> ↻		
(Please write Application Form No./ Folio No. on the reverse of the Cheque / Demand Draft/ Payment Instrument.)	Donor	Guardian of Beneficiary Child

Mandatory

Mandatory

**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 Gift Fund (PAN of Unitholder’s)”** or **“HDFC Children’s Gift Fund (Unitholder’s Name)”** dated, signed and crossed **‘A/c Payee only’**. Application Number / Folio No. is mentioned on the reverse of the Cheque/DD if available.

☞ Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

	<b>Document</b>	<b>Minor Unitholder</b>	<b>Alternate Child</b>	<b>Donor</b>	<b>Guardian</b>
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.



**UNDERTAKING BY PARENT / LEGAL GUARDIAN OF MINOR INVESTOR**  
(To be submitted alongwith the Application Form)

To be filled in BLOCK LETTERS (Please strike off section(s) that is/are not applicable)

**HDFC Mutual Fund / HDFC Asset Management Company Limited**

Mumbai

\_\_\_\_\_ (Name of parent/legal guardian), is the father/mother/legal guardian, holding PAN \_\_\_\_\_ (Guardian's PAN), of the minor investor Master/Miss \_\_\_\_\_ (Name of minor investor) and has applied for subscription of the units of \_\_\_\_\_ (mention scheme name) on behalf of the minor investor vide Application form bearing No. \_\_\_\_\_.

I, \_\_\_\_\_ (Name of parent/legal guardian) am aware that the bank account details of the minor investor have not been provided in the above cited application form since the same are not currently available. In the interim, my bank account details are provided in the bank account (payout) details section of the application form and documentary proof validating the same is enclosed with the application.

I am further aware that the bank account details of the minor investor/unit holder are required for the purpose of receiving redemption proceeds/dividend payouts and in its absence the payment of redemption/dividend proceeds will be made in the name of the minor Unit holder but with my bank account details as provided in the Application Form.

In connection with the above application for investment, I hereby agree, confirm and undertake:

- i) To open a bank account in the name of Master/Miss \_\_\_\_\_ (Name of minor investor) and provide the bank account details and such other information/documents as may be required at the earliest to HDFC Mutual Fund ('the Fund')/ HDFC Asset Management Company Limited ('AMC') to receive redemption/dividend proceeds into the bank account of the minor Unit holder;
- ii) **Neither the Fund, AMC nor any person connected with it will be liable and/or responsible for any liability that may arise to the minor Unit holder on account of any rejection/ non-acceptance/ delay in realization of such redemption proceeds/ dividend payouts as hereinabove mentioned.**

Name & Address of the Parent / Legal Guardian	Signature of the Parent / Legal Guardian

Date:

Place:

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# FATCA, CRS & ULTIMATE BENEFICIAL OWNERSHIP (UBO) SELF CERTIFICATION FORM FOR NON-INDIVIDUALS

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

Name of the entity																											
Type of address given at KRA	<input type="checkbox"/> Residential or Business							<input type="checkbox"/> Residential							<input type="checkbox"/> Business							<input type="checkbox"/> Registered Office					
PAN														Date of Incorporation				D	D	M	M	Y	Y	Y	Y		
City of incorporation																											
Country of incorporation																											

## FATCA & CRS Declaration

Please tick the applicable tax resident declaration -

1. Is "Entity" a tax resident of any country other than India  Yes  No  
 (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Sr. No.	Country	Tax Identification Number*	Identification Type (TIN or Other*, please specify)
1.			
2.			
3.			

\* In case Tax Identification Number is not available, kindly provide its functional equivalent.  
 In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Intermediary Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. (United States) but Entity is not a Specified U.S. Person, mention Entity's exemption code here

### PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1. We are a, Financial institution <input type="checkbox"/> or Direct reporting NFE <input type="checkbox"/> (Refer 3(vii) of Part C) (please tick as appropriate)	<b>GIIN</b> <input type="text"/>
	Name of sponsoring entity _____ _____
<b>GIIN not available</b> (please tick as applicable)	<input type="checkbox"/> <b>Applied for</b> <input type="checkbox"/> Not obtained – Non-participating FI <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category <input type="text"/> <input type="text"/> (Refer 1 A of Part C)

### PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1. Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) (Refer 2a of Part C)	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____
2. Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) (Refer 2b of Part C)	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3. Is the Entity an active NFE (Refer 2c of Part C)	Yes <input type="checkbox"/> Nature of Business _____ Please specify the sub-category of Active NFE <input type="text"/> <input type="text"/> (Mention code – refer 2c of Part C)
4. Is the Entity a passive NFE (Refer 3(ii) of Part C)	Yes <input type="checkbox"/> Nature of Business _____

**UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)**

**Category** (Please tick applicable category):  Unlisted Company  Partnership Firm  Limited Liability Partnership Company  
 Unincorporated association / body of individuals  Public Charitable Trust  Religious Trust  Private Trust  
 Others (please specify \_\_\_\_\_)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary)  
 Owner-documented FI's should provide FI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of Part C)

Details	UBO1	UBO2	UBO3
Name of UBO			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax residency*			
PAN#			
Address	Zip <input type="text"/> State: _____ Country: _____	Zip <input type="text"/> State: _____ Country: _____	Zip <input type="text"/> State: _____ Country: _____
Address Type	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office
Tax ID*			
Tax ID Type			
City of Birth			
Country of birth			
Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____
Nationality			
Father's Name			
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
Date of Birth	DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY
Percentage of Holding (%) <sup>§</sup>			

\* To include US, where controlling person is a US citizen or green card holder

#If UBO is KYC compliant, KYC proof to be enclosed. Else PAN or any other valid identity proof must be attached. Position / Designation like Director / Settlor of Trust / Protector of Trust to be specified wherever applicable.

§In case Tax Identification Number is not available, kindly provide functional equivalent

§Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

**FATCA - CRS Terms and Conditions**

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 account 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. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

**Certification**

I/We have read and understood the information requirements and the Terms and Conditions mentioned in this Form (read alongwith the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby agree and confirm to inform HDFC Asset Management Company Limited/HDFC Mutual Fund/ Trustees for any modification to this information promptly. I/We further agree to abide by the provisions of the Scheme related documents inter alia provisions on 'Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI)'.

Name	<input type="text"/>
Designation	<input type="text"/>
<input type="text"/>	<input type="text"/>
Signature	Signature
<input type="text"/>	<input type="text"/>
Signature	Signature
Place _____	Date ____/____/____

## PART C FATCA Definitions

### 1. Financial Institution (FI)

The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution: is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of:
  - (i) The three financial years preceding the year in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity:
  - ✓ That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
    - (ii) Individual and collective portfolio management; or
    - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

  - ✓ The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

  - (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
  - (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 (refer point 2c.)
- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

- FI not required to apply for GIIN:

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

### 2. Non-financial entity (NFE) - Entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

#### a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

#### b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. Active NFE : (is any one of the following):	
Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> <li>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <p>(I) an Investor Protection Fund referred to in clause (23EA);</p> <p>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</p>

### 3. Other definitions

<p>(i) Related entity</p> <p>An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.</p>
<p>(ii) Passive NFE</p> <p>The term passive NFE means</p> <ol style="list-style-type: none"> <li>(1) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;</li> <li>or</li> <li>(2) an investment entity defined in clause (1) of these instructions</li> <li>(3) a withholding foreign partnership or withholding foreign trust;</li> </ol> <p>(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)</p>
<p>(iii) Passive income</p> <p>The term passive income includes income by way of :</p> <ol style="list-style-type: none"> <li>(1) Dividends,</li> <li>(2) Interest</li> <li>(3) Income equivalent to interest,</li> <li>(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE</li> <li>(5) Annuities</li> <li>(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income</li> <li>(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,</li> <li>(8) The excess of foreign currency gains over foreign currency losses</li> <li>(9) Net income from swaps</li> <li>(10) Amounts received under cash value insurance contracts</li> </ol> <p>But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.</p>
<p>(iv) Controlling persons</p> <p>Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.</p> <p>Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:</p>

- (1) More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- (2) More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- (3) More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institutions shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

*(A) Controlling Person Type (UBO):*

UBO Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	CP of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent

*(v) Specified U.S. person – A U.S. person other than the following:*

- (1) a corporation the stock of which is regularly traded on one or more established securities markets;
- (2) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (3) the United States or any wholly owned agency or instrumentality thereof;
- (4) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (5) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (6) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (7) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (8) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (9) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (10) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (11) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (12) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (13) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

*(vi) Owner documented FI*

An FI meets the following requirements:

- (a) The FI is an FI solely because it is an investment entity;
- (b) The FI is not owned by or related to any FI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FI does not maintain a financial account for any non participating FI;
- (d) The FI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FI that holds its interest through a participating FI, a deemed-compliant FI (other than an owner-documented FI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

*(vii) Direct reporting NFE*

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

*(viii) Exemption code for U.S. persons*

Code	Sub-category
A	An organization exempt from tax under section 501 (a) or any individual retirement plan as defined in section 7701 (a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan



# 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

## KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.)

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 (EUIIN)	FOR OFFICE USE ONLY (TIME STAMP)
ARN-						

### EUIIN Declaration (only where EUIIN box is left blank)

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

Sign Here	Sign Here	Sign Here
First/ Sole Applicant/ Guardian/ PoA Holder	Second Applicant	Third Applicant

### Transaction Charges for Applications through Distributors only

Date:  D  D  M  M  Y  Y  Y  Y

I confirm that I am a first time investor across Mutual Funds.

OR

I confirm that I am an existing investor across Mutual Funds.

If the total commitment of investment through SIP (i.e. amount per SIP installment X no. of installments) amounts to Rs.10,000 or more and your Distributor has opted to receive transaction Charges, the same are deductible as applicable from the installment amount and payable to the Distributor. In such cases Transaction Charge will be recoverable in 3-4 installments. Units will be issued against the balance of the installment amounts invested.

Please (✓) any one. In the absence of indication of the option the form is liable to be rejected.

NEW REGISTRATION

CANCELLATION

## 1) INVESTOR DETAILS

Application No. (For new investor)/ Folio No. (For existing Unitholder)

Applicant	Name	PAN/ PEKRN* (Mandatory)
Sole / First Applicant		
Second Applicant		
Third Applicant		
Guardian/POA Holder		

# Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. PEKRN mandatory for Micro SIP.

### 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 [Please tick (✓)]

Scheme Name	1.	2.	3.
Plan / Option	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Regular <input type="checkbox"/> Direct
Frequency	<input type="checkbox"/> Daily <sup>++</sup> <input type="checkbox"/> Weekly <sup>**</sup> <input type="checkbox"/> Monthly <sup>+</sup> <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-Yearly <input type="checkbox"/> Yearly	<input type="checkbox"/> Daily <sup>++</sup> <input type="checkbox"/> Weekly <sup>**</sup> <input type="checkbox"/> Monthly <sup>+</sup> <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-Yearly <input type="checkbox"/> Yearly	<input type="checkbox"/> Daily <sup>++</sup> <input type="checkbox"/> Weekly <sup>**</sup> <input type="checkbox"/> Monthly <sup>+</sup> <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-Yearly <input type="checkbox"/> Yearly
SIP Date <sup>+</sup> or Weekly SIP Day <sup>+</sup>	<input type="text"/> D <input type="text"/> D or <input type="text"/>	<input type="text"/> D <input type="text"/> D or <input type="text"/>	<input type="text"/> D <input type="text"/> D or <input type="text"/>
Enrolment Period* (MM/YY)	From <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y To <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y	From <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y To <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y	From <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y To <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y
SIP Amount			



### SIP TOP-UP (✓) Not available for Daily and Weekly SIP

Frequency	1.	2.	3.
Frequency	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly <sup>+</sup>	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly <sup>+</sup>	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly <sup>+</sup>
Amount			
Percentage <sup>s</sup> (%) & Frequency	<input type="text"/> Yearly	<input type="text"/> Yearly	<input type="text"/> Yearly
SIP Top-Up Cap Amount or CAP Month-Year <sup>#</sup> :	<input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y	<input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y	<input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y

<sup>+</sup> Default, if not selected. <sup>++</sup> Triggered and processed only on all Business Days and SIP TOP up facility shall not be available. <sup>\*\*</sup> 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. <sup>\*</sup> In case of Quarterly SIP only the Yearly option is available as SIP Top-Up frequency. <sup>^</sup> TOP UP amount has to be in multiples of Rs. 100 only. <sup>\$</sup> 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 30 days prior to the SIP date. Top-up will be applicable from next effective SIP installment. <sup>\*</sup> TOP-UP CAP amount <sup>#</sup> 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	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	FOLIO NO.	<input type="text"/>	ISC Stamp & Signature
Received from Mr. / Ms. <input type="text"/>				
[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: <a href="mailto:hello@hdfcfund.com">hello@hdfcfund.com</a> or  visit our website: <a href="http://www.hdfcfund.com">www.hdfcfund.com</a>  Missed Call Number - +91 85069 36767				



**HDFC ASSET MANAGEMENT COMPANY LIMITED (HDFC AMC LTD.) -  
INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR HDFC MUTUAL FUND  
(For Ongoing Transactions)**

**ANDHRA PRADESH:** HDFC AMC Ltd., 18-2-299/B, 1st Floor, Leela Mahal Circle, Tirumala Bypass Road, **Tirupati - 517 507.** Tel: (0877) 2222 871/872/873/874, Fax: (0877) 2222689. HDFC AMC Ltd., 2nd Floor, HDFC Bank Complex, Near Benz Circle, M. G. Road, **Vijayawada- 520 010.** TeleFax: (0866) 3988029. HDFC AMC Ltd., First Floor, Saigopal Arcade, Waltair Main Road, Siripuram, **Visakhapatnam - 530 003.** Tel: (0891) 3263457/, 6634001, Fax. No.: (0891) 6634004. **ASSAM:** HDFC AMC Ltd., Premises- 1C, 1st Floor, Ganpati Enclave, G.S.Road, **Guwahati- 781 007.** Tel: (0361) 2464759/60. Fax: (0361) 2464758. HDFC AMC Ltd., Ground Floor, Prithvi Tower, Devi Pukhuri Road, Opp. IDBI Bank, **Tinsukia - 786 125.** Tel: (0374) 2330058/2330059/2330057/2330056. **BIHAR:** HDFC AMC Ltd., Ishwari Complex, 1st Floor, Dr. Rajendra Prasad Road, **Bhagalpur - 812 002.** Tel: (0641) 2300 390, Fax: (0641) 2300391. HDFC AMC Ltd., Ground Floor, Zion Complex, Opp. Fire Brigade, Swarajpuri Road, **Gaya - 823 001.** Tel No - 0631 - 2222504, Fax No - 0631 - 2222504. HDFC AMC Ltd., Premises No. 04, 1st Floor, Dighra House, KPS Market, (Above Bandhan Bank), Pani Tanki Chowk, Ramna, **Muzaffarpur - 842001.** Tel: (0621) 2245036/37, Fax: (0621) 2245037. HDFC AMC Ltd., C/o Hera Enclave (Above TATA Docomo Office), 1st Floor, New Dak Bungalow Road, **HDFC AMC Ltd.,** Second Floor, Ashutosh Complex, G.M. Road, Darbhanga - 846 004, Bihar. Telephone and Fax: 75-49997111., **Patna - 800 001.** Tel: (0612) 6457554/6457557/3201439, Telefax: (0612) 2200747. **CHHATTISGARH:** HDFC AMC Ltd., Shop No 1, Ground Floor, Old Sada Office Block, Nehru Nagar East, **Bhilai-492020.** Tel: (0788) 4092948, 4092846, Fax: (0788) 4092901. HDFC AMC Ltd., 2nd Floor, Rama Trade Centre, Opposite Rajiv Plaza, Near Bus stand, **Bilaspur - 495 001.** Tel: (07752) 400305/06. Fax: (07752) 400307. HDFC AMC Ltd., Ground Floor, Chawla Complex, Devendra Nagar, Sai Nagar Road, Near Vanijiya Bhawan, Near Indhira Gandhi Square, **Raipur - 492 001.** Tel: (0771) 4020 167/168. **DELHI:** HDFC AMC Ltd. Ground Floor, G-3, Model Town Part 3, New Delhi - 110 009, Delhi. Tel No - 011-45704447, Fax No - 011-47029346. HDFC AMC Ltd., Ground Floor - 2 & 3 and First Floor, Prakashdeep Building, 7, Tolstoy Marg, Connaught Place, **New Delhi - 110 001.** Tel: (011) 6632 4082, Fax: (011) 23351317/18. HDFC AMC Ltd; 402, 4th Floor, Mahatta Tower, 54 B1 Block, Community Centre, Janakpuri, **New Delhi - 110058.** Tel: 011-41082129/30, Fax : 011-41082131. HDFC AMC Ltd; 134/4 , Bhandari House, Lala Lajpat Rai Marg, Kailash Colony - Main Road, Near Kailash Colony Metro Station, South Delhi, **New Delhi - 110 048.** Tel : 011-29244801/02 Fax : 011-43009613G-1, Ground Floor, District Centre, Roots Tower, Laxmi Nagar, Near Nirman Vihar Metro Station, **New Delhi - 110092.** Delhi. Landline No. 011-40071680, Fax No. 011-40071648. A-21, First Floor, Aurobindo Marg, Green Park Main, **New Delhi - 110016.** Tel No - 011-40071720, Fax No - 011-40071691 **GOA:** HDFC AMC Ltd., Ground Floor, G3 & G4, Jivottam, Mintquel Miranda Road, Off. Abade Faria Road, **Margao - 403 601.** Salcete. Tel: (0832) 2737410/11. Fax: (0832) 2736477. HDFC AMC Ltd., S1, Second Floor, Above Axis Bank, Edcon Centre, Angod, **Mapusa - 403 507,** Bardez, Goa. Tel: (0832) 2253 460/461, Fax: (0832) 2253465. HDFC AMC Ltd., A-3, First Floor, Krishna Building, Opp. Education Department, Behind Susheela Building, G. P. Road, **Panaji - 403 001.** Tel: 0832 - 2425609, 2425610, Fax: 0832 - 2425614. HDFC AMC Ltd., 6, Ground Floor, Pereira Chambers, Padre Jose Vaz Road, **Vasco - 403 802,** Mormugao. Tel: (0832) 2513 402/406, Fax: (0832) 2513448. **GUJARAT:** HDFC AMC Ltd., 2nd Floor, Megha House, Besides GRUH House, Mithakhali Six Roads, **Ahmedabad - 380 009.** Tel.: 079 - 40220099/00, Fax: 079 - 40050506. HDFC AMC Ltd., 2nd Floor, Amruta Arcade, Maninagar Station Road, Maninagar, **Ahmedabad - 380008.** Tel: 079-49062000 Fax: 079-49062009 HDFC AMC Ltd., Maruti Sharanam, No.103, 1st Floor, Anand-Vidhyanager Road, Opposite Nandbhumi Party Plot, **Anand - 388 001.** Tel: (02692) - 245182, Fax: (02692) - 398222. HDFC AMC Ltd., Shop No. 115 & 116, First Floor, Nexus Business Hub, Maktampur Road, Bharuch - 392 001. Tel: (02642) 227205, **Bharuch - 392 012.** Tel: (0264) 2227205, Fax: (0264) 2227206. HDFC AMC Ltd., 2nd Floor, Gangotri Plaza, Opposite Daxinamurty School, Waghawadi Road, **Bhavnagar - 364 001.** Tel: (0278) - 3988029, Fax: (0278) - 3984039. HDFC AMC Ltd., 1st Floor, B Wing, Katira Complex, RTO Circle, **Bhuj - 370 001.** Tel: (02832) 223 223, Fax: (02832) 251. 946, HDFC AMC Ltd.103, Suman City, Sector 11, Plot No 17, Gandhinagar - 382 011, Gujarat. Tel. No. (079) 2324 0813. HDFC AMC Ltd., 2nd Floor, Keshav Complex, P N Marg, Opposite Dhanvantry, **Jamnagar - 361 001.** Tel: (0288) - 2555663, Fax: (0288) - 3982426. HDFC AMC Ltd., 1st Floor, Nos. 104 - 105, MaryGold-2 Complex, Opp. Bahaudin College, College Road, **Junagadh- 362001.** Tel: (0285) 2670622/23, Fax: (0285) 2670624. HDFC AMC Ltd., F-2, First Floor, Sigma Oasis Complex, Near HDFC Bank, State Highway Road, **Mehsana - 384002.** Tel: 02762-230121. HDFC AMC Ltd., 1st Floor, Nandini Complex, Above HDFC Bank, Opp. Daboo Hospital, Station Road, **Navsari- 396445.** Tel: (02637) 252681/82/83, Fax: (02637) 252684. HDFC AMC Ltd., 2nd Floor, Shiv Darshan, Dr. Radha Krishnan Road, 5, Jagnath, Plot Corner, **Rajkot - 360 001.** Tel: 0281- 6624881/82, Fax: 0281 - 6624883. HDFC AMC Ltd., U1 - U3, Jolly Plaza, Opp. Athwa Gate Police Station, Athwa Gate, **Surat - 395 001.** Tel: 0261 - 2460082/83, Fax: 0261 - 2460091. HDFC AMC Ltd., Upper Ground Floor, Gokulesh, R. C. Dutt Road, **Vadodara - 390 007.** Tel: 0265 - 6621110/20, Fax: 0265 - 6621150. HDFC AMC Ltd., 5-B, 2nd Floor, Sapphire Building, Daulatnagar, Chala-Vapi Road, **Vapi - 396 191.** Tel: (0260) 2465927, Fax: (0260) 2465827. **HARYANA:** HDFC AMC Ltd., 3rd Floor, Shanti Complex, Jagadhri Road Opp. Civil Hospital, **Ambala Cantt - 133001.** Tel: (0171) 2631995. Fax: (0171) 2631994. HDFC AMC Ltd., TA - 12A, 15-18, Third Floor, Crown Plaza, Sector 15A, Mathura Road, **Faridabad - 121 001.** Tel: (0124) 2221 338/339/341/342/343, Fax: (0129) 2221340. HDFC AMC Ltd., Premises 105, 106 & 107, 1st Floor, Vipul Agora Building, MG Road, **Gurgaon - 122 002.** Tel: (0124) 2560 450/51, Fax: (0124) 2560455. SCO93, First Floor, Green Square Market, Hisar - 125 001, Haryana. Tel No - 01662 - 231067; Fax No - 01662 - 270722. HDFC AMC Ltd., 1175 B Royal 1, 1st Floor, Adjoining Gurudawara, G.T Road, **Panipat - 132 103.** Tel: (0180) 2646001/2, Fax: (0180) 3985403. **HIMACHAL PRADESH:** HDFC AMC Ltd, 2nd Floor, Opposite Town Hall, 30, The Mall, **Shimla - 171 001.** Tel: (0177) 2816860. Fax: (0177) 2816861. **JAMMU & KASHMIR:** HDFC AMC Ltd., Hall No-102 A/2, South Block, Bahu Plaza, Gandhi Nagar, **Jammu - 180 012.** Tel: (0191) 2477911/13/(0191) 2474298/99. \*\*2nd Floor, Akta Mall, IG Road, Opposite Exhibition Ground, **Srinagar - 190001.** **JHARKHAND:** Office Unit No. 105 & 106, 1<sup>st</sup> Floor, Ozone Plaza, Bankmore, Dhanbad Jharia Road, **Dhanbad - 826 001.** Tel: (0326) 3205352, 2300552, Fax: (0326) 2301756. HDFC AMC Ltd., Gayatri Enclave, 2nd Floor, "K Road", Bistupur, **Jamshedpur - 831 001.** Tel: (0657) 2249691, Telefax: (0657) 2249730. HDFC AMC Ltd., Pradhan Towers, 1st Floor, 5, Main Road, **Ranchi - 834 001.** Tel: (0651) 6003358, 3242077. Fax: (0651) 3988029. **KARNATAKA:** HDFC AMC Ltd., Nitesh Broadway, No. 9/3, 1-A, Ground Floor, M. G. Road, Opposite Trinity Metro Station, **Bangalore - 560001.** Tel: 080-66205300, Fax: (080)-41125255. No. 80/1, Ground Floor, Sriranga Nilaya, West Park Road, 18th Cross Road, Malleswaram, **Bangalore - 560 003.** Tel: (080) 23465601. HDFC AMC Ltd., Garla Garnet No. 119/A/36, 9th Main, 4th Block, Jayanagar, **Bangalore - 560011.** Tel: (080) 41460260, Fax: (080) 41460263. HDFC AMC Ltd., No 3, First Floor, A.V.S Compound, 80 Feet Road, Koramangala, **Bangalore - 560034.** Tel: (080) 40927295, Fax: (080) 40927416. HDFC AMC Ltd., First Floor, Unique Tower, S.No.28/6, CTS No. 2714, Khanapur Road, Angol Cross, Beside Big Bazaar, **Belgaum - 590006.** Karnataka. Tel No: 0831- 4206915/16 & 0831 4207002/03 Fax No: 0831-4206918. HDFC AMC Ltd, Office No. 39 (Old No - 41), Ground Floor, Behind Maremma Temple, Opposite HDFC Bank, Kappagal Road, **Bellary - 583103** Ph: 08392-256577 Fax: 08392-256575. HDFC AMC Ltd., 190/3, 1st Floor, S.V.C. Plaza, Opposite Mothi Talkies, Gandhi Circle, **Davangere - 577 002.** Tel: (08192) 250 240/241/242, Fax: (08192) 250243. HDFC AMC Ltd., VA Kalburgi Square, Ground Floor, Desai Cross, **Hubli - 580 029.** Tel: 0836 - 4252 294/95. Fax: 0836 - 4252 290. HDFC AMC Ltd., UG-II, 6 & 7, Upper Ground Floor, Maximus Commercial Complex, Light House Hill Road, Opp. KMC, **Mangalore - 575 001.** Tel. 0824 - 6620667/668, Fax: 0824 - 6620666. HDFC AMC Ltd., No. 2918, CH 51/1 B, 1st Floor, Patel Mansion, Kantharaj Urs Road, Saraswathipuram, **Mysore - 570 009.** Tel: (0821) 4000 530, Fax: (0821) 4000 535. **KERALA:** HDFC AMC Ltd., 3rd Floor, City Mall, Opposite YMCA, Kannur Road, **Calicut - 673 001.** Tel: (0495) 4099222, Fax: (0495) - 3982330. HDFC AMC Ltd., Ground Floor, Cinema cum Commercial Complex, Behind Ravipuram Bus Stop, M. G. Road, **Kochi - 682 016.** Tel: (0484) 4305552/5553, Fax: 0484 - 2358462. HDFC AMC Ltd., 14/868, Ground Floor, Sri Krishna Complex, Coimbatore Road, **Palghat - 678 001.** Tel: (0491) 2548300/302, 6452188, Fax: (0491) 2548303. HDFC AMC Ltd., 2nd Floor, E-Town Shopping, College Road, East Fort, **Thrissur - 680 005.** Tel: (0487) 2422925. Telefax: (0487) 2441976. 1st Floor, Suburban Square, Opposite Sugar N Spice, Kanjikuzhy, **Kottayam - 686004.** Tel: (0481) 2585456/57. Fax: (0481) 3018397. HDFC AMC Ltd., Ground Floor, Bhadra Tower, Cotton Hill Road, Vazhuthacaud, Thycad P.O., **Trivandrum - 695 014.** **HDFC AMC Ltd.,** **MADHYA PRADESH:** HDFC AMC Ltd., 1st Floor, Ranjeet Tower, 8, Zone-II, M. P. Nagar, **Bhopal - 462 011.** Tel: 0755 - 4285385, 4246995, Fax: 0755 - 4058890. HDFC AMC Ltd., M1, M2 & M3, Mezzanine Floor, Sterling Arcade, 15/3, Race Course Road, **Indore - 452 001.** Tel: 0731 - 4022241/42. Fax: 0731 - 4245436. HDFC AMC Ltd., First Floor, Muthye Udyog Bhawan, 1039, Wright Town, Opp. Telephone Exchange, **Jabalpur - 482 002.** Tel: (0761) - 4049800, 3988029 Fax: (0761) - 4068814 HDFC AMC Ltd., First Floor, Alakhnanda Towers, Shrimant Madhav Rao Scindia Marg, City Centre, **Gwalior - 474 001.** Tel: (0751) - 4066060, 3988029 Fax: (0751) - 3982803. **MAHARASHTRA:** HDFC AMC Ltd., Near Samarth Cyber Cafe, 3419-Khist Galli, **Ahmednagar - 414 001.** Tel: (0241) 2345800, Fax: (0241) 2345801. HDFC AMC Ltd., Ground Floor, Kuber Towers, Ganesh Wadi, Station Road, Sawastik Chowkh, **Ahmednagar - 414 001.** Maharashtra. Tel. No. - 0241-2345800, 90491 05333 HDFC AMC Ltd., 1st Floor, Amar Arcade - 2, Opp. Rajapeth Police Station, Raja Peth, **Amravati - 444 601.** Tel: (0721) 2562 112/113 Fax: (0721) 2564115. HDFC AMC Ltd., 2nd Floor, Renuka Commercial Complex, Samarth Nagar, Nirala Bazar, Nageshwar Wadi Road, **Aurangabad - 431 001.** Tel: (0240) 3988029, Fax: (0240) 3982068. HDFC AMC Ltd., 1st Floor, Rathi Building, Opp. Renuka Decorators, Lane No - 6, **Dhule - 424001.** Tel: 02562 232900. HDFC AMC Ltd., "Gangai", Plot # 22, Ground Floor, Shikshakwadi, Near Jalgaon People's Bank, Ring Road, Jalgaon - 425 001. Tel: (0257) 2240500/2242500 Fax: (0257) 2240500. **Jalgaon - 425 002.** Tel: (0257) 3982100/01. Fax: (0257) 3982114. HDFC AMC Ltd., Royal Prestige, C1/C9, 1st Floor, E - Ward, Sykes Extension, Rajarampuri Road, **Kolhapur - 416 008.** Tel: (0231) - 3988029, Fax: (0231) - 3982060. HDFC AMC Ltd., Premises Nos. F1, 2, 3 & 4, 1st Floor, "Center Square", S.V. Road, Andheri (W), **Mumbai - 400 058.** Tel: (022) 26708239/26285389. Fax: (022) 26241131. HDFC AMC Ltd. Shop No. 5 - 6, 1st Floor, Mayfair 14, Ramdas Sutrale Marg, Off Chandravarkar Road, Borivali (W), **Mumbai - 400 092** Tel: (022) 28952702/28901497, Fax: (022) 28949392. HDFC AMC Ltd., 2nd Floor Sai Kiran, Central Avenue, 11th Road Junction, Chembur, **Mumbai - 400071,** Maharashtra. Tel. no.: (022) 2527 0144, 2527 0145, 2527 0146, Fax No.: (022) 2527 0147. HDFC AMC Ltd., \* "HDFC House", 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, **Mumbai - 400 020.** Tel: (022) 66316333, Fax: (022) 66580200. HDFC AMC Ltd., Ground Floor, Mafatlal House, H.T Parekh Marg, Backbay Reclamation, Churchgate, **Mumbai-400020.** Maharashtra. Tel: 022- 6146300/66146319/66146398/66146349. Fax: 022-66146385. HDFC AMC Ltd., Shop No. 4 & 5, Ground Floor, L. J. Road, Mangesh Sadan, Next to Hotel Aaswad, Near Shivsena Bhawan, Dadar West, **Mumbai - 400 028.** Tel: (022) 24440537/24440539/24440538. HDFC AMC Ltd., 119, First Floor, Zest Business Space, M.G Road, Ghatkopar East, **Mumbai - 400 077.** Tel: (022) 65253409/08/06/21, Fax: (022)



**HDFC ASSET MANAGEMENT COMPANY LIMITED (HDFC AMC LTD.) -  
INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR HDFC MUTUAL FUND  
(For Ongoing Transactions) Contd.**

25116805. HDFC AMC Ltd., Limited# 201, Durga Centre, 2nd Floor, Water Field Road, Bandra (West), **Mumbai – 400 050**. Tel: (022) 26434 760/762/763/764, Fax: (022) 26434768.HDFC AMC Ltd., 159, 1st floor, Galleria Shopping Mall, Hiranandani Garden, Powai, **Mumbai – 400 076**. Tel: (022) 25708471 HDFC AMC Ltd., Shop No. 2, Ground Floor, Sunvision Avenue, Opp SBBJ and LIC, S.V. Road, Malad - West, **Mumbai - 400 064**. Tel: No. (022) 28838083. Fax No. (022) 28838084 HDFC AMC Ltd., Shop No. 13 & 14, Ground Floor, Virar Bolinj Shakti, Agasi Road, Virar - West, **Thane - 401 303**. Tel No. 7738182645/7738182531.HDFC AMC Ltd., Shop no. 1 & 2, Ground floor, Gurangi Chambers, Opp. Damani Chambers, Near Teen Haath Naka, LBS Marg, **Thane (West) – 400 602**. Tel: (022) 25391125, Fax: (022)67124177. HDFC AMC Ltd., 106-110, 2nd Floor, Shriram Shyam Towers, Near NIT Building, Kingsway, Sadar, **Nagpur - 440 001**. Tel: (0712) 6630301/02/04, Fax: (0712) 6630206. HDFC AMC Ltd., G- 1 & G-2, “Suyojit Heights”, Opp. Rajiv Gandhi Bhavan, Sharanpur Road, **Nashik - 422 002**. Tel: (0253) 6611831/32. Fax: (0253) 6611836. HDFC AMC Ltd., Shop no.127, Bahirwade Chambers, Opp. Hotel Hilton (erstwhile Panchsil), Telco road, Chinchwad, **Pune-411019**. Tel: 020-27477772/3, Fax: 020-27477774.HDFC AMC Ltd., Shop No 2&3, East Street Galleria, 2421, East Street, Camp, **Pune - 411 001**. Tel.: (020) 41223301/02, Fax: (020) 41223310. Shop no.3 & 4, Ideal Chambers, Ground Floor, Paud Road, Kothrud, **Pune - 411038**, Maharashtra. Tel: (020) 2542 3627/28, Fax: (020) 2542 3629. HDFC AMC Ltd., Ground Floor, City Mall, University Circle, Ganeshkhind Road, **Pune - 411 007**. Tel: (020) 66073301, Fax: (020) 66073310. HDFC AMC Ltd., Shop No. 3 & 4, Ground Floor, Aditya Sai Landmark, Civil Hospital Road, Near Ram Mandir, **Sangli - 416416**. Tel No - +91- 233-2320811/+91- 233-2325811, Fax No - +91- 233-2320811.HDFC AMC Ltd., Office No.13, Shanti Center Premises, Plot No. 8, Sector 17, Vashi, **Navi Mumbai - 400 703**. Tel: (022) 39880299; Fax: (022) 39855612. HDFC AMC Ltd., Office No. 6, First Floor, Neel Empress, Plot No. 92 & 93, Above HDFC Bank, Sector 1/S, New Panvel East, Panvel, **Navi Mumbai - 410206**. Maharashtra. Tel No.: (+91) 90290 12615/90290 12617 HDFC AMC Ltd., 1st Floor, Anant Kutli (Bibikar Bldg.), Manpada Road, Opp. Municipal Corporation Bldg., Dombivli (East), **Mumbai - 421 201**. Tel: (0251) 2860 648/649/645/656, Fax: (0251) 2863953. HDFC AMC Ltd., Ground Floor, Rajgir Complex, 96A, Railway Lines, Opposite St. Joseph High School, **Solapur - 413 001**. **Meghalaya:** HDFC AMC Ltd., 2nd Floor, Sagarmal Ramkamal (Sai Mandir) Building, Thana Road, Police Bazar, **Shillong - 793001**. Meghalaya. Tel. No. (0364) 2506242, 2502165, 2506241 Fax No. (0364) 2506240 **ORISSA** : HDFC AMC Ltd., Sri Jagannath Complex, 1st Floor, Opposite Hari - Omm Bhawan, **Barbil - 758 035**. Tel: 09238106515/09238106525, Fax: (06767) 275565. HDFC AMC Ltd., Vinayak, 2nd Floor, 96, Janpath, **Bhubaneswar - 751 001**. Tel: (0674) 6450502/1502, Fax: 0674 - 2531483. HDFC AMC Ltd., 1st Floor, Plot No. 2690 (P), Bajrakabati Road, Ranihat, **Cuttack – 753 001**. Tel: (0671) 2323724/725, Fax: (0671) 2324741. HDFC AMC Ltd., Praful Tower, 1st Floor, Panposh Road, **Rourkela - 769 004**. Tel: (0661) 3988029, 3982060/70, Fax: (0661) 3982068.HDFC AMC LTD, 2nd Floor, Bata Building Main Road, Budharaja Ainthapali, Sambalpur 768004. Telephone Nos:- 0663-2400323/339, Fax No:- 0663-2400324. **PONDICHERRY:** HDFC AMC Ltd., No.17, I Floor, Sree Velayudham Complex, Near Indhira Gandhi Square, Natesan Nagar, **Pondicherry - 605 005**. Tel: (0413) 4001300, Fax: (0413) 2206776. **PUNJAB** : HDFC AMC Ltd., SCO-28, 1st Floor, Taneja Towers, District Shopping Complex, Ranjit Avenue, **Amritsar-143 001**. Tel: (0183) 3988028/29/2570, Fax: (0183) 3982599. HDFC AMC LTD Municipal No. 83 - B, 3A, Ground Floor, Corner Building, Liberty Chowk, **Bhatinda - 151 001**. Tel.: (0164) 5001982/83, 5011980 Fax: (0164) 5011981. HDFC AMC Ltd., 1st Floor, SCO - 2909 - 2910, Sector - 22-C, Opp. Hotel J W Marriot, **Chandigarh - 160 022**. Tel: (0172) 5050888, Fax: (0172) 2771219. HDFC AMC Ltd., Office No. 31, 1st Floor, City Square Building, Civil Lines, GT Road, **Jalandhar - 144001**. Tel: (0181) 5004028. Fax: (0181) 5004029. HDFC AMC Ltd., SCO 122, Feroze Gandhi Market, **Ludhiana - 141 001**. Tel.: (0161)4917000. Fax: (0161)4917001. HDFC AMC Ltd. SCO No. 31 -32, Nanak Tower, Ground Floor, New Leela Bhawan Market,Patiala - 147001. Punjab.Tel No - 0175-5010082, Fax No - 0175-5010081. HDFC AMC Ltd. Ground Floor, R K Complex, Dalhousie Road, Pathankot – 145001 Punjab. Telephone No. :- 0186-2225818 **RAJASTHAN** : HDFC AMC Ltd., 2nd Floor, Above ICICI Bank, India Heights Building, India Motor Circle, **Ajmer - 305001**. Tel: (0145) 262066. Fax: (0145) 2420660.HDFC AMC Ltd., “Moondhra Bhavan”, 3- Ajmer Road, **Jaipur - 302 001**. Tel: (0141) 5116681/82, 2374968, Fax: (0141) 5111126. Plot No. 654 A/B, 1st Floor,Shree Pratap Tower, Jaljog Circle, **Jodhpur - 342 003**. Tel: (0291) 2617787/88/89, Fax: (0291) 5105919. HDFC AMC Ltd., 344, Mewara Plaza, Shopping Center, Gumanpura, Rawatbhata Road, **Kota - 324 007**. Tel: 0744-2363733 HDFC AMC Ltd., 1st Floor, Gowardhan Plaza, 25, Trench Colony, Opposite Lok Kalamandal, **Udaipur - 313 001**. Tel: (0294) 3988029, Fax: (0294) 3982000. . Rajasthan. Telephone: 0154-2472570, 0154-2472560, HDFC AMC Ltd., Time Square, Opposite U.I.T Office, Road No. 2, Alwar - 301 001. Rajasthan. Telephone : 01442700014, HDFC AMC Ltd., Ground Floor, Chugh Mansion, Opposite DRM Office, Bikaner - 334001, Rajasthan Telephone : +91 151 2225222 Call Center : 1800 3010 6767 / 1800 419 7676 (Toll Free), HDFC AMC Ltd., Shop No. 5, Ground Floor, S K Plaza, Pur Road, Bhiwarwa - 311001. Rajasthan. Telephone: 01482-240214/13; Fax: 01482-240215 2566010. **TAMIL NADU** : HDFC AMC Ltd., ITC Centre, 1st Floor, 760, Anna Salai, **Chennai – 600 002**. Tel: (044) 43979797/43979719, Fax: (044) 43979740. HDFC AMC Ltd., 74, V Block, 5th Avenue, Near Ganga Sweets, Anna Nagar, **Chennai - 600040**. HDFC AMC Ltd., No : 9, “Aurum” Building first floor, Kannusamy Road, R.S. Puram, **Coimbatore – 641002**. Tel: (0422) 4391861/62/63. Fax: (0422) 4391714. HDFC AMC Ltd., Shop No. 5, 2nd Floor, Suriya Towers, 272 - 273 Goodshed Street, **Madurai - 625 001**. Tel: (0452) 4001300, Fax: (0452) 4001301. HDFC AMC Ltd., 1st Floor, No1 Bhimsena Garden Street, Royapettah High Road, Mylapore, **Chennai – 600 004**. Tel: (044) 40001300, Fax: (044) 40001313. HDFC AMC Ltd., Tel: (0427) 4001300, Fax: (0427) 4001301. HDFC AMC Ltd., 1st floor, No. 142/7, Sri Balaji Arcade, Opp. Alagar Jewellery, Trivandrum Road, Palayamkottai, **Tirunelveli – 627 002**. Tel.: (0462) 2576174, Fax: (0462) 2576173. HDFC AMC Ltd., No. 60, Sri Krishna Arcade, First Floor, Tennur High Road, Tennur, **Trichy - 620 017**. Tel: (0431) 4003700, Fax: (0431) 4003700. HDFC AMC Ltd., Premises No.73, 1st Floor Door No. 73/19, Thiyagarapuram Officer's Line Officer's Line, **Vellore - 632 001**. Tel: (0416) 2214670/2. Fax: (0416) 2214671. **TELANGANA:** HDFC AMC Ltd.6-3-885/7, IInd Floor, Sapphire Square, Somajiguda, **Hyderabad - 500 282**. Tel.: (040) 23417401/02/03/04/05, Fax: (040) 23417407. HDFC AMC Ltd., Gem Square, 1-88/2, 1st Floor, Hi-tech City Main Road, Above HDFC Bank Madhapur, After Indian Oil Petrol Pump, Near Krish Saphire, Madhapur, **Hyderabad - 500081**.HDFC AMC Ltd., 2-5-83/84, 1st Floor, Mitralaxmi Narayana Arcade, Nakkala Gutta, Hanmakonda, **Warangal- 506 002**. Tel: (0870) 2566 005/006/007/008/009, Fax: (0870), HDFC AMC Ltd.,172-G, Block, 1st Floor, Hotel Prateek Plaza, Sukhadia Circle, Sri Ganganagar - 335001 **UTTARAKHAND:** HDFC AMC Ltd., 74 (New No 250/466), Rajpur Road, 1st Floor, Shri Ram Arcade, **Dehradun - 248 001**. Tel: (0135)2741424/425, Fax: (0135) 2741424/425. HDFC AMC Ltd., Plot No. 1, 1st Floor, Durga City Centre, Bhotia Parao, Nainital Road, **Haldwani – 263 139**. Tel: (05946) 285286 Fax: (05946) 285290.HDFC AMC Ltd., 1st Floor, Kumar Complex, Chandracharya Chowk, **Haridwar - 249407**. Tel: (01334) 222406/7 Fax: (01334) 222410. **UTTAR PRADESH:** HDFC AMC Ltd., 1-C, First Floor, Block no 10/8, Padamdeep Building, Sanjay Place, **Agra - 282002**. Tel: (0562) 3984761-73, Fax: (0562) 3984777.HDFC AMC Ltd., 3/260-A, Arena Complex, Laxmibai Marg, Marris Road, **Aligarh - 202 001**. Tel: (0571) 2740 770/771/772 , Fax: (0571) 2740772. HDFC AMC Ltd. Premises No. 60/34/1 & 60/34/2, 1st Floor, JMD Kripa Building, Above HDFC Bank Ltd., S P Marg, **Allahabad - 211001**. Tel: (0532) 2260184/87; Fax: (0532) 2561035.HDFC AMC Ltd., 146 Civil Lines, 1st Floor, Gupta Complex, Near Circuit House Chouraha, **Bareilly - 243 001**. Tel: (0581) 2510 749/759, Fax: (0581) 2510709.HDFC AMC Ltd., D-2, 1st Floor, Raj Nagar District Centre, Raj Nagar, **Ghaziabad - 201 010**. Tel: (0120) 301 0635 Fax: (0120) 3010636.HDFC AMC Ltd., 4th Floor, A.D. Tower Compound, Bank Road, **Gorakhpur - 273 001**. Tel. No: (0551) 6060011/2/3. HDFC AMC Ltd., Office Space No. 1228, 1229, 1230, Ground Floor, Madhur Plaza Jhokanbagh, Civil Lines, **Jhansi - 284 001**. Tel: (0510) 2371308/09, Fax: (0510) 2371309. HDFC AMC Ltd.,Office No. 106,107,108,109 , First Floor,15/63 Krishna Tower, Civil Lines , Kanpur -208001 ,Tel: 7084399991; 0512-2390008, Fax: 0512-2390009 .HDFC AMC Ltd., 1st Floor, Hindustan Times House,25, Ashoke Marg, Lucknow – 226006. Tel: (0522) 4155500 / 4155501 Fax: (0522) 4155555. . Tel: (0522) 4155500/01, Fax: (0522) 4155555.HDFC AMC Ltd., 143/145/1, Ganpati Plaza, Ground Floor, Magal Pandey Nagar, **Meerut - 250 005**. Tel: (0121) 2602 380/2601 965, Fax: (0121) 2602380. HDFC AMC Ltd, First Floor, 'Ravi Plaza', Opp. LIC Office, Pili Kothi Chauraha, **Moradabad - 244 001**. Tel: (0591) 2486043/2483313, Fax: (0591) 2483313.HDFC AMC Ltd., K-24/25, First Floor, Pearl Plaza Building, Sector-18, **Noida-204 301**. Tel: (0120) 432 5757/5959. Fax: (0120) 423 4349.1st Floor, Himalaya Tower, Delhi Road, **Saharanpur - 247 001**. Tel: (0132) 2971473 Fax: (0132) 2971473. HDFC AMC Ltd., Premises No. D-64/127, 1st Floor, Arihant Complex, Sibra, **Varanasi - 221010**.Uttar Pradesh.Tel: 0524- 2225530/2225531/2225532. HDFC AMC Ltd.,1st Floor, Chabhiwala Building, Above Bank of Baroda, Bazirao Katra, **Mirzapur – 231001**. Telephone: (0544) 2266872, Fax: (0544) 2266873, 2nd Floor, SBD Complex, Madhur Milan Building, Civil Lines, Ayodhya (Faizabad) - 224 001, Uttar Pradesh. Telephone and Fax: 05278 – 221211 (0471) 3983 730/731/732 Fax: (0471) 3983738. **WEST BENGAL:** HDFC AMC Ltd., 2nd Floor, Chatterjee Plaza, 69/101, GT Road, Rambandhutala, **Asansol - 713 303**. Tel: (0341) 2221220, Fax: (0341) 2221219. HDFC AMC Ltd., Arihant Enclave, GT Road, Muchipara, **Burdwan - 713103**, West Bengal. Tel No - 0342- 2646394/397/398 Fax No - 0342 - 2646398 HDFC AMC Ltd., City Plaza, City Centre, 1st Floor, **Durgapur - 713 216**. Tel: (0343) 3982150, Fax: (0343) 3982153. HDFC AMC Ltd., Krishna Enclave, 2nd Floor, 2/1, Bhajanlal Lohia Lane, Opposite Howrah A.C. Market, **Howrah - 711 101**, Phone: (033) 33546150/163, Fax: (033) 33546157.HDFC AMC Ltd., Menaka Estate, 1st Floor, 3 Red Cross Place, **Kolkata - 700 001**. Tel: (033) 22312875, 22312876, Fax: (033) 22439582. HDFC AMC Ltd., G2, Thapar House 163, Shyama Prasad Mukherjee Rd, Mudiali, **Kolkata - 700026**. Tel: 06292159241. HDFC Asset Management Company Limited, Ground Floor, Central Park,Below Canara Bank, **Kalyani - 741 235**. West Bengal. Tel (033) 23212214 Fax (033) 23212213 B 7/33 (S), HDFC Asset Management Company Limited, Ground Floor, Central Park, Below Canara Bank, **Kalyani - 741 235**. West Bengal. Tel No - 033-33541154, Fax No - 033-33541147.HDFC Asset Management Company Limited, Hinterland Complex - 2, 6/A Roy Ghat Lane, **Serampore - 712201**. Tel: (033) 26520043 Fax: (033) 2652 0149 Gitanjali Complex, 2nd Floor, Above Corporation Bank, Sevoke Road, **Siliguri - 734 001**. Tel: (0353) 6453474. Fax: (0353) 2545270. HDFC Asset Management Company Limited, Atwal Real Estate Pvt. Ltd., MS Tower II, OT Road, Kharagpur, Paschim Medinipur, **West Bengal - 721305**. Tel.No 7477785648/5649. \*This is not an Investor Service Centre for HDFC Mutual Fund. However, this is an official point of acceptance for acceptance of all on-going transactions from Institutional Investors only, i.e. broadly covering all entities other than resident / non resident individuals. Institutional Investors are free to lodge their applications at any other official points of acceptance also.

**CAMS – OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS  
(For Ongoing Transactions)**

**A. List of Investor Service Centres (ISCs) of Computer Age Management Services Ltd. (CAMS), Registrar & Transfer Agents of HDFC Mutual Fund. These ISCs will be in addition to the existing points of acceptance at the offices of HDFC Asset Management Company Ltd. (Investor Service Centres for HDFC Mutual Fund). These ISCs of CAMS will be the official points of acceptance of transactions for schemes of HDFC Mutual Fund except HDFC Arbitrage Fund.**

**ANDHRA PRADESH :** Portion 3, First Floor, No: 3-16, Behind NRI Hospital, NCS Road, Srinivasa Nagar, **Vijaynagar - 535003** Flat No GF2, D NO 47-3-2/2 Vigneswara Plaza, 5th Lane, Dwarakanagar Visakhapatnam- 530 016 Andhra Pradesh.. **ASSAM:** Dhawal Complex, Ground Floor, Durgabari, Rangagora Road, Near Dena Bank, **Tinsukia - 786 125. BIHAR:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, **Patna - 800 001.** 69, Gandhi Chowk (Ground Floor), K.P Road, **Gaya - 823 001. C/o Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001. GOA:** Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, **Panaji - 403 001. GUJARAT:** 111- 113, 1st Floor - Devpath, Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, **Ahmedabad – 380 006.** Office 207 - 210, Everest Building, Opp. Shastri Maidan, Limda Chowk, **Rajkot - 360 001.** Shop No - G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, **Surat – 395 002.** 103, Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, **Vadodara - 390 007. HIMACHAL PRADESH:** 328/12, Ram Nagar, 1st Floor, Above Ram Traders, **Mandi - 175 001. JHARKAND :** Millennium Tower, Room No:15, First Floor, R- Road, Bistupur, **Jamshedpur - 831 001. KARNATAKA :** Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), **Bangalore - 560 042.** G 4 & 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, **Mangalore - 575 003. KERALA:** Building Name: Modayil, Door No.: 39/2638 DJ, 2nd Floor, 2A, M. G. Road, **Cochin - 682 016.** Kerala. **MAHARASHTRA:** Ground Floor, Rajabhadur Compound, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, **Mumbai – 400 023.** Platinum Mall, Office No. 307, 3rd Floor, Jawahar Road, Ghatkopar East, **Mumbai – 400.** 501 – TIARA CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar Borivali – West , Mumbai – 400092. **077.** 145 Lendra Park, New Ramdaspath, Behind IndusInd Bank, **Nagpur - 440 010.** Vartak Pride, 1st Floor, Survey No 46, City Survey No 1477, Hingne Budruk D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, **Pune - 411052. MADHYA PRADESH:** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI Bank, M. P Nagar, Zone II, **Bhopal - 462 011.** 101, Shalimar Corporate Centre, 8-B, South Tukoganj, Opp. Green Park, **Indore - 452 001. NEW DELHI:** 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, **New Delhi - 110001.** Ground floor, Unit no. 5/6/8, Pearls Best Heights I, Plot no. A-5, Nr. Max Hospital, Netaji Subhash Place, Pitampura North Delhi. **New Delhi - 110 034.** Aggarwal Cyber Plaza-II, Commercial Unit No. 371, 3rd Floor, Plot No. C-7, Netaji Subhash Place, Pitampura, **New Delhi - 110034. ORISSA:** Plot No- 501/1741/1846, Premises No-203, 2nd Floor, Kharvel Nagar, Unit-3, **Bhubaneswar - 751 001. PUNJAB:** Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, **Chandigarh - 160 017.** U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, **Ludhiana - 141 002. RAJASTHAN:** G-III, Park Saroj, R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, **Jaipur - 302 001.** 1/5, Nirmal Tower, 1st Chopasani Road, **Jodhpur – 342 003. TAMIL NADU:** No 1334, Thadagam Road, Thirumoorthy Layout, R.S.Puram, Behind Venkteswara Bakery, **Coimbatore - 641002.** 178/10, Kodambakkam High Road, Opp. Hotel Palm Grove, Nungambakkam, **Chennai - 600 034. TELANGANA:** 208, 2nd Floor, Jade Arcade, Paradise Circle, **Secunderabad - 500 003. UTTAR PRADESH:** 106 -107 - 108, 1st Floor, IInd Phase, City Centre, 63/2, The Mall, **Kanpur - 208 001.** First Floor, C-10 RDC, Rajnagar, Opp. Kacheri Gate No.2, Ghaziabad - 201 002, **Ghaziabad - 201 002. UTTARAKHAND:** Dev Bazar, Bazpur Road, **Kashipur - 244713. WEST BENGAL:** Kankaria Centre, 2/1, Russell Street, 2nd Floor, **Kolkata - 700 071.**

**B. List of Transaction Points of Computer Age Management Services Ltd. (CAMS), Registrar & Transfer Agents of HDFC Mutual Fund. These Transaction Points will be in addition to the existing points of acceptance at the offices of HDFC Asset Management Company Ltd. (Investor Service Centres for HDFC Mutual Fund) except HDFC Arbitrage Fund.**

**ANDHRA PRADESH:** 15-570-33, I Floor, Pallavi Towers, **Ananthapur - 515 001.** D.No. 5-38-44, 5/1, Brodipet, Near Ravi Sankar Hotel, **Guntur – 522 002.** Bandi Subbaramaiah Complex, Door No: 3/1718, Shop No: 8, Raja Reddy Street, **Kadapa - 516 001.** D No-25-4-29, 1st floor, Kommireddy Vari Street, Beside Warf Road, Opp. Swathi Medicals, **Kakinada- 533001.** Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, **Kurnool - 518 001.** CAMS Service Centre, No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally, **Hyderabad - 500 072.** 9/756, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, **Nellore - 524 001.** Shop No. 9, First Floor, D.O. No.: 17/1/55, G.V.S. Building, Kanyaka Parameswri Street, Bandlamitta, **Ongole - 523001.** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, **Rajahmundry – 533 101.** Shop No. 6, Door No. 19-10-8, (Opp. to Passport Office), AIR Bypass Road, **Tirupathi - 517 501.** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, **Vijayawada – 520 010. ASSAM :** Piyali Phukan Road, K. C. Path, House No - 1, Rehabari, **Guwahati - 781008. BIHAR :** Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, **Bhagalpur - 812 002.** Brahman Toil, Durga Asthan, Gola Road, **Muzaffarpur - 842 001. CHHATTISGARH :** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar Square, Bhilai Dist. **Durg - 490 020.** Shop No. B - 104, First Floor, Narayan Plaza, Link Road, **Bilaspur - 495001.** Shop No 6, Shiram Commercial Complex in front of Hotel Blue Diamond, Ground Floor, T.P. Nagar, **Korba - 495677.** C-23, Sector 1, Devendra Nagar, **Raipur - 492 004. DELHI :** 306, 3<sup>rd</sup> Floor, DDA-2 Building, District Centre, Janakpuri, **New Delhi - 110 058. GOA :** F4- Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, **Goa - 403 601. GUJARAT :** No. 101, A P Towers, B/H Sardar Gunj, Next to Nathwani Chambers, **Anand - 388 001.** Shop No - F -56, 1st Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, **Ankleshwar - 393002.** 305-306, Sterling Point, Waghawadi, Opp. HDFC Bank, **Bhavnagar - 364 002.** Office No. 4-5, First Floor, RTO Relocation Commercial Complex - B, Opp. Fire Station, Near RTO Circle, **Bhuj-Kutch - 370 001.** A/177, Kailash Complex, Opp. Khedut Decor, **Gondal - 360 311.** 207, Manek Centre, P N Marg, **Jamnagar - 361 001.** Aastha Plus", 202-A, 2nd Floor, Sardarbag Road, Near. Alkapuri, Opp. Zansi Rani Statue, **Junagadh - 362 001.** 1st Floor, Subhadra Complex, Urban Bank Road, **Mehsana - 384 002.** 214-215, 2nd Floor,, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, **Navsari - 396 445.** Gita Nivas, 3rd Floor, Opp. Head Post Office, Halar Cross Lane, **Valsad - 396 001.** 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, **Vapi - 396 195. HARYANA :** Opposite PEER, Bal Bhawan Road, Ground Floor, **Ambala City - 134 003.** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, **Faridabad - 121 001.** Unit No-115, First Floor Vipul Agora Building Sector-28, Mehrauli Gurgaon Road Chakrapur Gurgaon - 122001. 12, Opp. HDFC Bank, Red Square Market, **Hisar - 125 001.** 83, Devi Lal Shopping Complex, Opp ABN AMRO Bank, G. T. Road, **Panipat – 132 103.** SCO - 34, Ground Floor, Ashoka Plaza, Delhi Road Rohtak, **Haryana - 124 001.** 124 - B/R, Model Town, **Yamuna Nagar – 135 001. HIMACHAL PRADESH :** 1st Floor, Opp. Panchayat Bhawan Main Gate, Bus Stand, **Shimla – 171 001. JAMMU & KASHMIR :** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, **Jammu - 180 004. JHARKHAND:** Mazzanine Floor, F-4, City Centre Sector 4, Bokaro Steel City, **Bokaro - 827 004.** S. S. M. Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, **Deoghar – 814 112.** Urmila Towers, Room No. 111, 1st Floor, Bank More, **Dhanbad - 826 001.** Municipal Market, Annanda Chowk, **Hazaribagh - 825 301.** 4, HB Road No. 206, 2nd Floor, Shri Lok Complex, **Ranchi - 834 001. KARNATAKA :** Shop No. 2, 1st Floor, Shreyas Complex, Near Old Bus Stand, **Bagalkot – 587 101.** Classic Complex, Block No 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, **Belgaum - 590 006.** # 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), **Bellary - 583 101.** #13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P J Extension, **Davangere - 577 002.** No. 204 - 205, 1st Floor, 'B' Block, Kundagol Complex, Opp. Court, Club Road, **Hubli - 580 029.** No. 1, 1st Floor, CH.26, 7<sup>th</sup> Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, **Mysore – 570 009.** No.65 1st Floor, Kishnappa, Compound 1st Cross, Hosmane Extn, **Shimoga - 577 201. KERALA:** Doctor's Tower Building, 1st Floor, Door No. 14/2562, North of Iorn Bridge, Near Hotel Arcadia Regency, **Alleppey - 688 001.** Room No. 14/435, Casa Marina Shopping Centre, Talap, **Kannur - 670 004.** Uthram Chambers (Ground Floor), Thamarakulam, **Kollam – 691 006.** 1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama, Muttambalam P.O., Kottayam - 686 501.. 29/97G, 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, **Kozhikode - 673 016.** Kadakkadan Complex, Opp. Central School, **Malappuram – 670 504.** Door No.18/507(3), Anugraha , Garden Street, College Road, Palakkad – 678001. Room No. 26 & 27, Dee Pee Plaza, Kokkalai, **Thrissur – 680 001.** R. S. Complex, Opp. LIC Building, Pattom, P.O., **Trivandrum – 695 004.** 24/590-14, C. V. P Parliament Square Building, Cross Junction, **Thiruvalla - 689 101. MADHYA PRADESH :** G-6, Global Apartment, Phase-II, Opposite Income Tax Office, Kailash Vihar City Centre, **Gwalior - 474 011.** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, **Jabalpur - 482 001. MAHARASHTRA :** Opp. RLT Science College, Civil Lines, **Akola – 444 001.** 81, Gulsham Tower, Near Panchsheel, **Amaravati - 444 601.** 2nd Floor, Block No. D-21-D-22, Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, **Aurangabad - 431001.** 70, Navipeth, Opp. Old Bus Stand, **Jaigaon – 425 001.** Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, **Jalna - 431 203.** 2 B, 3rd Floor, Ayodhya Towers, Station Road, **Kolhapur - 416 001.** 1st Floor, "Shradha Niketan", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, **Nasik - 422 002.** Jiveshwar Krupa Bldg, Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, **Sangli - 416 416.** 117/A/3/22, Shukrawar Peth, Sargam Apartment, **Satara - 415 002.** Dev Corpora, 1st Floor, Office No. 102, Cadbury Junction, Eastern Express way, **Thane (West) - 400 601.** BSEL Tech Park, B-505, Plot No. 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, **Navi Mumbai 400705.** Maharashtra. **MEGHALAYA :** 3rd Floor, RPG Complex, Keating Road, **Shillong – 793 001. ORISSA :** B. C. Sen Road, **Balasure - 756 001.** Kalika Temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur - 760 002. Near Indian Overseas Bank, Cantonment Road, Mala Math,



**CAMS – OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS**  
**(For Ongoing Transactions) Contd.**

**Cuttack - 753 001.** J B S Market Complex, 2nd Floor, Udit Nagar, **Rourkela – 769 012.** Opp. Town High School, Sansarak, **Sambalpur - 768 001.** **PONDICHERY :** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), **Pondicherry – 605 001.** **PUNJAB :** 3rd Floor, Bearing Unit No - 313, Mukut House, , **Amritsar – 143 001.** 2907 GH, GT Road, Near Zilla Parishad, **Bhatinda - 151 001.** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, **Jalandhar – 144 001.** 35, New Lal Bagh, Opp. Polo Ground, **Patiala - 147 001.** **RAJASTHAN :** AMC No. 423/30, Near Church, Brahampuri, Opposite T B Hospital, Jaipur Road, **Ajmer – 305 001.** 256 - A, Scheme No. 1, Arya Nagar, **Alwar - 301 001.** Indraparshta Tower, Shop Nos. 209 - 213, Second Floor, Shyam Ki Sabji Mandi, Near Mukharji Garden, **Bhilwara - 311 001.** Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, **Bikaner - 334001.** B-33 'Kalyan Bhawan', Triangle Part, Vallabh Nagar, **Kota – 324 007.** 18 L Block, Sri **Ganganagar - 335 001.** 32, Ahinsapuri, Fatehpura Circle, **Udaipur – 313 004.** **TAMILNADU :** Ground Floor, 148, Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, **Chennai - 600 097.** III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, **Chennai - 600 045.** Tamil Nadu. 171-E, Sheshaiyer Complex, First Floor, Agraharam Street, **Erode - 638 001.** 126 GVP Towers, Kovai Road, Basement of Axis Bank, **Karur - 639 002.** No.28/8, 1<sup>st</sup> Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, **Kumbakonam - 612 001.** 1st Floor, 278, North Perumal Maistry Street (Nadar Lane), **Madurai - 625 001.** No. 2, 1st Floor, Vivekanand Street, New Fairland, **Salem - 636 016.** No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, **Tirunelveli - 627 002.** No.1 (1), Binny Compound, 2nd Street, Kumaran Road, **Tiruppur - 641 601.** No. 8, 1st Floor, 8th Cross West Extn., Thillainagar, **Trichy - 620 018.** AKT Complex, 2nd Floor, No. 1, 3, New Sankaranpalayam Road, Tolgate, **Vellore - 632 001.** Tamil Nadu. **TELANGANA :** H. No.7-1-257, Upstairs S.B.H, Mankammathota, **Karimnagar – 505 001.** A.B.K. Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, **Warangal - 506 001.** **TRIPURA :** Krishnanagar, Advisor Chowmuhani (Ground Floor), **Agartala - 799 001.** **UTTAR PRADESH :** No. 8, II Floor, Maruti Tower, Sanjay Place, **Agra - 282 002.** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, **Aligarh - 202 001.** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, **Allahabad - 211 001.** F-62-63, Second Floor, Butler Plaza, Civil Lines, **Bareilly - 243 001.** Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, Bank Road, **Gorakhpur - 273 001.** Opp. SBI Credit Branch, Babu Lal Karkhana Compound, Gwalior Road, **Jhansi – 284 001.** Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur - 231001. Uttar Pradesh. **Mirzapur – 231 001.** H 21-22, 1st Floor Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, **Moradabad - 244 001.** 108, 1st Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, **Meerut – 250 002.** E-3, Ground Floor, Sector 3, Near Fresh Food Factory, **Noida - 201301.** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, **Saharanpur – 247 001.** Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, **Varanasi - 221 010.** **UTTARANCHAL :** 204/121, Nari Shilp Mandir Marg, Old Connaught Place, **Dehradun - 248 001.** **WEST BENGAL :** Block - G, 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab, P. O. Ushagram, **Asansol - 713 303.** 399, G T Road, Opposite of Talk of the Town, **Burdwan - 713 101.** Plot No 3601 Nazrul Sarani, City Centre, **Durgapur - 713 216.** A - 1/50, Block - A, **Kalyani - 741 235.** "Silver Palace", OT Road, Inda - Kharagpur, G.P - Barakola, PS – Kharagpur Local, **Pin - 721 305.** 47/5/1, Raja Rammohan Roy Sarani, P.O. Mallickpara, Dist. Hoogly, **Seerampur - 712 203.** 78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpara, **Siliguri - 734001.**

**C. List of Limited Transaction Points (LTPs) of Computer Age Management Services Ltd. (CAMS), Registrar & Transfer Agents of HDFC Mutual Fund. These LTPs of CAMS will be the official points of acceptance of transactions for schemes of HDFC Mutual Fund except transactions of Liquid Schemes / Plans viz. HDFC Liquid Fund, HDFC Overnight Fund and HDFC Arbitrage Fund. These LTPs will accept transaction / service requests from Monday to Friday between 12 p.m. and 3 p.m. only.**

**ANDAMAN AND NICOBAR ISLANDS:** 35, Behind Hotel HAYWIZZ, M.A. Road, Phoenix BAY, **Port Blair - 744102.** **ANDHRA PRADESH :** Door No 4-4- 96, 1st Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, **Srikakulam - 532 001.** **ASSAM :** Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, **Silchar - 788005.** Jail Road Dholasatra, Near Jonaki Shangha Vidyalaya Post Office, Dholasatra, **Jorhat - 785001.** Kanak Tower - 1<sup>st</sup> Floor, Opp. IDBI Bank/ICICI Bank, C.K. Das Road, Tezpur **Sonitpur - 784001.** Utaplendu Chakraborty, Amulapathy, V.B.Road, House No.315, **Nagaon - 782003.** G.N.B.Road, Bye Lane, Prakash Cinema, Po & Dist. **Bongaigaon - 783380.** Amba Complex, Ground Floor, H S Road, **Dibrugarh - 786001.** **BIHAR :** Old NCC Office, Ground Floor, Block Road, **Arrah - 802 301.** Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, **Darbhanga - 846 001.** R & C Palace, Amber Station Road, Opp.: Mamta Complex, **Bihar Sharif (Nalanda) - 803 101.** C/o, Rice Education and IT Centre, Near Wireless Gali, Amla tola, Katihar, Bihar -854105 **GOA :** Office No. 503, Buildmore Business Park, New Canca By Pass Road, Ximer, **Mapusa - 403 507.** No. DU 8, Upper Ground Floor, Behind Techclean Clinic, Suvridha Complex, Near ICICI Bank, **Vasco da Gama – 403 802** **GUJARAT :** B-1, 1st Floor, Mira Arcade, Library Road, Opp. SBS Bank, **Amreli - 365 601.** F-10, First Wings, Desai Market, Gandhi Road, **Bardoli - 394601.** A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, **Bharuch - 392001.** Office No. 4, Ground Floor, Ratnakala Arcade, Plot No. 231, Ward - 12 B, **Gandhidham - 370 201.** 507, 5th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Near HDFC Bank, Kudasan, **Gandhinagar - 382421.** D-78, First Floor, New Durga Bazar, Near Railway Crossing, **Himmatnagar - 383 001.** 1st Floor, Prem Prakash Tower, B/H B N Chamber, Ankleshwar Mahadev Road, **Godhra - 389 001.** F 142, First Floor, Ghantakarana Complex, Gunj Bazar, **Nadiad - 387 001.** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, **Palanpur - 385001.** Shop No. 12, M.D.Residency Swastik Cross Road, Surendranagar - 363 001. Gujarat . 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, **Unjha - 384 170.** **HARYANA :** 7, IInd Floor, Kunjapura Road, Opp Bata Showroom, **Karnal - 132 001.** Bansal Cinema Market, Hissar Road, Besides Overbridge, Next to Nissan car showroom, **Sirsa -125 055.** **HIMACHAL PRADESH :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, **Solan - 173 212.** College Road, Kangra, Himachal Pradesh, **Pin Code - 176001.** **JAMMU AND KASHMIR:** Anil Nirmal & Associates, Near New Era Public School, Rajbagh, **Srinagar - 190 008.** Seven Square Shopping Plaza, 2nd Floor, Near New Airport Road Crossing, Hyderabad Bypass, **Srinagar-190014.** Guru Nanak institute, NH-1A, **JHARKHAND:** At, Gram- Gutusahni under the Nimdi Panchayat PO Chaibasa Thana: Mufstils District- West Singhbhum Jharkhand, Pin- 833001 **Udhampur - 182 101.** **KARNATAKA:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, **Gulbarga - 585 101.** 'PANKAJA' 2nd Floor, Near Hotel Palika, Race Course Road, **Hassan - 573201.** \*Shop No A2, Basement Floor, Academy Tower, Opp. Corporation Bank, **Manipal - 576104.** Padmasagar Complex, 1st floor, 2nd Gate, Ameer Talkies Road, **Vijayapur (Bijapur) – 586101.** **MADHYA PRADESH :** Shop No. 01, Near Puja Lawn, Parasias Road, **Chhindwara - 480 001.** Tarani Colony, Near Pushp Tent House, **Dewas - 455 001.** 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, **Katni – 483 501.** 18, Ram Bagh, Near Scholar's School, **Ratlam - 457 001.** Opp. Somani Automobilies, Bhagwanganj, **Sagar – 470 002.** Adjacent to our existing office at 109, 1<sup>st</sup> Floor, Siddhi Vinayak Trade Center, Shahid Park , **Ujjain - 456 010** **Madhya Pradesh.** **MAHARASHTRA:** Office No 3, 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, **Ahmednagar - 414 003.** 3, Adelaide Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, **Bhusawal - 425 201.** Hakimi Manson, Behind Bangalore Bakery, Kasturba Road, **Chandrapur - 442 402.** House No.3140, Opp. Liberty Furniture, Jammalal Bajaj Road, Near Tower Garden, **Dhule - 424 001.** 351, Icon, 501, 5th Floor, Western Express Highway, Andheri - East, **Mumbai - 400 069.** Shop No. 8, 9 Cellar Raj Mohammed Complex” Main Road, Shri Nagar, **Nanded - 431605.** Kohinoor Complex, Near Natya Theatre, Nachane Road, **Ratnagiri - 415 639.** Opp. Raman Cycle Industries, Krishna Nagar, **Wardha - 442 001.** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, **Yavatmal - 445 001.** **NAGALAND:** MM Apartment, House No.436 (Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Opp.T.K.Complex, **Dimapur (Nagaland) - 797 112.** **ORISSA:** Similipada, Near Sidhi Binayak +2 Science Collage, **Angul - 759122.** **PUNJAB :** Near Archies Gallery, Shimla Pahari Chowk, **Hoshiarpur - 146 001.** 9 NO. New Town, Opp. Jaswal Hotel, Daman Building, Moga -142 001. **Moga - 142 001.** 13 - A, 1st Floor, Gurjeet Market, Dhangu Road, **Pathankot – 145001.** Shop No. 2, Model Town, Near Joshi Driving School, **Phagwara - 144401.** **RAJASTHAN :** 3 Ashok Nagar, Near Heera Vatika, **Chittorgarh-312 001.** C/O Gopal Sharma & Company Third Floor, Sukhshine Complex, Near Geetanjali Book depot, Tapadia Bagichi, Sikar- 332 001.. **SIKKIM :** House No : GTK /006/D/20(3) (Near Janata Bhawan) D.P.H. Road, Gangtok-737 101. **TAMIL NADU :** Shop 7, AVC Arcade, 3, South Car Street, **Chidambaram - 608 001.** Tamil Nadu. 16A/63A, Pidamaneri Road, Near Indoor Stadium, **Dharmapuri - 636 701.** 104/6, Pensioner Street, Opp. Gomath Towers, **Dindugal - 624 001.** Survey No. 25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, **Hosur - 635 110.** 4th Floor, Kalluveetil Shyras Center, 47, Court Road, **Nagercoil - 629 001.** 156A/1, First Floor, Lakshmi Vilas Building, Opp. to District Registrar Office, Trichy Road, **Namakkal - 637 001.** D. No. 59A/1, Railway Feeder Road, (Near Railway Station), **Rajapalayam – 626 117.** 4B/A-16 Mangal Mall Complex, Ground Floor, Mani Nagar, **Tuticorin - 628 003.** **TELANGANA:** Shop No: 11 - 2 - 31/3, 1st Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, **Khammam - 507 001.** 6-4-80, 1st Floor, Above Allahabad Bank, Opp. to Police Auditorium, VT Road, **Nalgonda - 508 001.** 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, **Nizamabad - 503 001.** **UTTARAKHAND :** No 7, Kanya Gurukul Road, Krishna Nagar, **Haridwar - 249 404.** Durga City Centre, Nainital Road, **Haldwani - 263 139.** 22 Civil Lines, Ground Floor, Hotel Krish Residency, **Roorkee - 247 667.** **UTTAR PRADESH :** Office No. 3, 1st Floor, Jamia Shopping Complex, Opposite Pandey School, Station Road, **Basti - 272 002.** 1/13/196, A, Civil Lines, Behind Tirupati Hotel, **Faizabad - 224 001.** 53, 1st Floor, Shastri Market, Sadar Bazar, **Firozabad – 283203.** 248, Fort Road, Near Amber Hotel, **Jaunpur - 222 001.** 159/160, Vikas Bazar, **Mathura - 281 001.** 235, Patel Nagar, Near Ramliya Ground, New Mandi, **Muzaffarnagar - 251 001.** Uttar Pradesh. Opposite Dutta Traders, Near Durga Mandir Balipur, **Pratapgarh - 230 001.** 17, Anand Nagar Complex, **Rae Bareli - 229 001.** Mohd. Bijlipura, Old Distt Hospital, Jail Road, **Shahjahanpur - 242**

## **CAMS – OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS (For Ongoing Transactions) Contd.**

**001.** Arya Nagar, Near Arya Kanya School, **Sitapur – 261 001.** 967, Civil Lines, Near Pant Stadium, **Sultanpur - 228 001.** **WEST BENGAL :** Ward No.5, Basantapur More, PO Arambag, Hoogly, **Arambagh - 712 601.** Cinema Road, Nutanganj, Beside Mondal Bakery, PO & District Bankura, **Bankura - 722 101.** 107/1 A C Road, Ground Floor, Bohorompur, Murshidabad, **West Bengal - 742103.** N. N. Road, Power House Choupathi, **Coochbehar - 736 101.** Mouza-Basudevpur, J.I. No. 126, Haldia Municipality, Ward No 10, Durgachak, Haldia - 721 602. Dist Purba Medinipur. West Bengal. Babu Para Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, **Jalpaiguri - 735 101.3/1, R.N. Mukherjee Road 3<sup>rd</sup> Floor, Office Space -3C, “Shreeram Chambers” Kolkata- 700001 .** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, **Malda - 732 101.** R.N Tagore Road, In front of Kotawali PS. Krishnanagar, **Nadia - 741101.** Police Line, Ramakrishnapally, Near Suri Bus Stand, **Suri - 731101.** N/39, K.N.C Road, 1st Floor Shrikrishna Apartment, (Behind HDFC Bank Barasat Branch) PO and PS : Barasat Dist : 24PGS (North), Kolkata - 700 124

\* accepts transactions of Liquid Schemes / Plans viz. HDFC Liquid Fund and HDFC Overnight Fund.

### **OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM**

Eligible investors can undertake any transaction, including purchase / redemption / switch and avail of any services as may be provided by HDFC Asset Management Company Limited (AMC) from time to time through the online/electronic modes (including fax / email) via various sources like its official website - www.hdfcfund.com, mobile handsets, designated fax number(s) / email-id(s), etc. Additionally, this will also cover transactions submitted in electronic mode by specified banks, financial institutions, distributors etc., on behalf of investors, with whom AMC has entered or may enter into specific arrangements or directly by investors through secured internet sites operated by CAMS. The servers including fax/email servers (maintained at various locations) of AMC and CAMS will be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC to eligible investors.

### **POINTS OF SERVICE ("POS") OF MF UTILITIES INDIA PRIVATE LIMITED ('MFUI') AS OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS THROUGH MF UTILITY ("MFU")**

Both financial and non-financial transactions pertaining to scheme(s) of HDFC Mutual Fund ('the Fund') can be done through MFU at the authorized POS of MFUI. The details of POS published on MFU website at www.mfuindia.com will be considered as Official Point of Acceptance (OPA) for transactions in the Scheme.

### **AMFI CERTIFIED STOCK EXCHANGE BROKERS/ CLEARING MEMBERS /DEPOSITORY PARTICIPANTS# AS OFFICIAL POINTS OF ACCEPTANCE FOR TRANSACTIONS (PURCHASE/ REDEMPTION) OF UNITS OF HDFC MUTUAL FUND SCHEMES THROUGH THE STOCK EXCHANGE(S) INFRASTRUCTURE (DURING NFO PERIOD)**

# For Processing only Redemption Request of Units Held in Demat Form.

The eligible AMFI certified stock exchange Brokers/ Clearing Members/ Depository Participants who have complied with the conditions stipulated in SEBI Circular No. SEBI/IMD/ CIR No.11/183204/2009 dated November 13, 2009 for stock brokers viz. AMFI/ NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund will be considered as Official Points of Acceptance (OPA) of the Mutual Fund.

### **MF CENTRAL AS OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS**

As per SEBI circular no SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021, Kfin Technologies Private Limited ("KFinTech") and Computer Age Management Services Limited ("CAMS") have jointly developed MF Central - A digital platform for transactions/ service requests by Mutual Fund investors. Accordingly, MF Central will be considered as an Official Point of Acceptance (OPA) for transactions in the Scheme.



**HDFC ASSET MANAGEMENT COMPANY LIMITED**  
A Joint Venture with abrdn Investment Management Limited

**Registered Office :**

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