

**APPLICATION FORM FOR SIP**  
**[For Investments through NACH/ ECS (Debit Clearing)/**  
**Direct Debit Facility/ Standing Instruction]**



www.hdfcfund.com

April 30, 2016

**Important: Please strike out the Section(s) that is/are not used by you to avoid any unauthorised use**

Please tick ✓ as applicable:

- OTM Debit Mandate is already registered in the folio. [No need to submit again]. SIP Auto debit can start in 10 Days i.e. for debit date 15th, form can be submitted till 4th of the month.  
 OTM Debit Mandate is attached and to be registered in the folio. SIP Auto debit will start after mandate registration which takes 10 to 30 days depending on NACH or ECS modalities.

**Enrolment Form no.**

KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.)						FOR OFFICE USE ONLY (TIME STAMP)
ARN/ RIA Code	ARN/ RIA Name	Sub-Agent's ARN	Bank Branch Code	Internal Code for Sub-Agent/ Employee	Employee Unique Identification Number (EUIN)	
ARN-						

**EUIN Declaration (only where EUIN box is left blank) (Refer Item No. 3a)**  
 I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Sign Here First/ Sole Applicant/ Guardian	Sign Here Second Applicant	Sign Here Third Applicant
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Transaction Charges for Applications through Distributors only (Refer Item No. 17 and please tick (✓) any one)

<input type="checkbox"/> I confirm that I am a <b>First time</b> investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)	<input type="checkbox"/> I confirm that I am an existing investor in Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)
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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.

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

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

**NEW REGISTRATION**       **CHANGE OTM DEBIT MANDATE** (Refer Item No. 7(e)(iv))       **CANCELLATION** (Refer Item No. 11)

**1) INVESTOR DETAILS**

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

First/ Sole Applicant Details

Mobile No.       Email Id

**NAME OF FIRST / SOLE APPLICANT** Mr. Ms. M/s.

**NAME OF THE SECOND APPLICANT** Mr. Ms. M/s.

**NAME OF THE THIRD APPLICANT** Mr. Ms. M/s.

Applicant	PAN/ PEKRN* (Mandatory)	KYC Number										KYC Mandatory	Proof Attached	
Sole / First Applicant													<input type="checkbox"/>	<input type="checkbox"/>
Second Applicant													<input type="checkbox"/>	<input type="checkbox"/>
Third Applicant													<input type="checkbox"/>	<input type="checkbox"/>
Guardian/POA Holder													<input type="checkbox"/>	<input type="checkbox"/>

\* Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. PEKRN mandatory for Micro SIP. Refer Item No. 15 and 16.

**NAME OF THE GUARDIAN (In case of minor) / CONTACT PERSON - DESIGNATION / PoA HOLDER (In case of Non-individual Investors)**

Mr. Ms. M/s.

**RELATIONSHIP WITH MINOR**

**I/WE WOULD LIKE TO INVEST TO MEET MY/OUR FINANCIAL GOALS (choose anyone (✓) (Refer Item No. 19)**

- Marriage     Dream Home     Dream Car     Children's Education     Children's Marriage     World Tour     Retirement

Target Amount

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

<b>HDFC MUTUAL FUND</b>	
Date: <input type="text"/>	Head Office : HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.
Application/ Folio No. <input type="text"/>	ISC Stamp & Signature
Received from Mr./Ms./M/s. <input type="text"/>	SIP application
Scheme / Plan / Option <input type="text"/>	Scheme 1
	Scheme 2
	Scheme 3

## 2) INVESTMENT DETAILS [Please tick (✓)]

Scheme Name (1)		Plan	Option/Sub-option
		<input type="checkbox"/> Regular <input type="checkbox"/> Direct	
SIP Installment Amount (₹) _____	Start Month/Year M M Y Y Y Y	End Month/Year (Default Dec 2036)* M M Y Y Y Y	SIP Frequency <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly
SIP Date (Please (✓) one or more of the following dates) <input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd <input type="checkbox"/> 4th <input type="checkbox"/> 5th <input type="checkbox"/> 6th <input type="checkbox"/> 7th <input type="checkbox"/> 8th <input type="checkbox"/> 9th <input type="checkbox"/> 10th* <input type="checkbox"/> 11th <input type="checkbox"/> 12th <input type="checkbox"/> 13th <input type="checkbox"/> 14th <input type="checkbox"/> 15th <input type="checkbox"/> 16th <input type="checkbox"/> 17th <input type="checkbox"/> 18th <input type="checkbox"/> 19th <input type="checkbox"/> 20th <input type="checkbox"/> 21st <input type="checkbox"/> 22nd <input type="checkbox"/> 23rd <input type="checkbox"/> 24th <input type="checkbox"/> 25th <input type="checkbox"/> 26th <input type="checkbox"/> 27th <input type="checkbox"/> 28th <input type="checkbox"/> 29th <input type="checkbox"/> 30th <input type="checkbox"/> 31st			
<input type="checkbox"/> SIP TOP-UP (✓) Amount (₹) ^ _____ OR Percentage <sup>s</sup> (%) _____ Frequency (✓): <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly*		SIP TOP-UP CAP CAP Amount*: ₹ _____ OR _____ CAP Month-Year*: M M Y Y Y Y <i>(Investor has to choose only one option)</i>	

Scheme Name (2)		Plan	Option/Sub-option
		<input type="checkbox"/> Regular <input type="checkbox"/> Direct	
SIP Installment Amount (₹) _____	Start Month/Year M M Y Y Y Y	End Month/Year (Default Dec 2036)* M M Y Y Y Y	SIP Frequency <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly
SIP Date (Please (✓) one or more of the following dates) <input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd <input type="checkbox"/> 4th <input type="checkbox"/> 5th <input type="checkbox"/> 6th <input type="checkbox"/> 7th <input type="checkbox"/> 8th <input type="checkbox"/> 9th <input type="checkbox"/> 10th* <input type="checkbox"/> 11th <input type="checkbox"/> 12th <input type="checkbox"/> 13th <input type="checkbox"/> 14th <input type="checkbox"/> 15th <input type="checkbox"/> 16th <input type="checkbox"/> 17th <input type="checkbox"/> 18th <input type="checkbox"/> 19th <input type="checkbox"/> 20th <input type="checkbox"/> 21st <input type="checkbox"/> 22nd <input type="checkbox"/> 23rd <input type="checkbox"/> 24th <input type="checkbox"/> 25th <input type="checkbox"/> 26th <input type="checkbox"/> 27th <input type="checkbox"/> 28th <input type="checkbox"/> 29th <input type="checkbox"/> 30th <input type="checkbox"/> 31st			
<input type="checkbox"/> SIP TOP-UP (✓) Amount (₹) ^ _____ OR Percentage <sup>s</sup> (%) _____ Frequency (✓): <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly*		SIP TOP-UP CAP CAP Amount*: ₹ _____ OR _____ CAP Month-Year*: M M Y Y Y Y <i>(Investor has to choose only one option)</i>	

Scheme Name (3)		Plan	Option/Sub-option
		<input type="checkbox"/> Regular <input type="checkbox"/> Direct	
SIP Installment Amount (₹) _____	Start Month/Year M M Y Y Y Y	End Month/Year (Default Dec 2036)* M M Y Y Y Y	SIP Frequency <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly
SIP Date (Please (✓) one or more of the following dates) <input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd <input type="checkbox"/> 4th <input type="checkbox"/> 5th <input type="checkbox"/> 6th <input type="checkbox"/> 7th <input type="checkbox"/> 8th <input type="checkbox"/> 9th <input type="checkbox"/> 10th* <input type="checkbox"/> 11th <input type="checkbox"/> 12th <input type="checkbox"/> 13th <input type="checkbox"/> 14th <input type="checkbox"/> 15th <input type="checkbox"/> 16th <input type="checkbox"/> 17th <input type="checkbox"/> 18th <input type="checkbox"/> 19th <input type="checkbox"/> 20th <input type="checkbox"/> 21st <input type="checkbox"/> 22nd <input type="checkbox"/> 23rd <input type="checkbox"/> 24th <input type="checkbox"/> 25th <input type="checkbox"/> 26th <input type="checkbox"/> 27th <input type="checkbox"/> 28th <input type="checkbox"/> 29th <input type="checkbox"/> 30th <input type="checkbox"/> 31st			
<input type="checkbox"/> SIP TOP-UP (✓) Amount (₹) ^ _____ OR Percentage <sup>s</sup> (%) _____ Frequency (✓): <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly*		SIP TOP-UP CAP CAP Amount*: ₹ _____ OR _____ CAP Month-Year*: M M Y Y Y Y <i>(Investor has to choose only one option)</i>	

\*Default if not selected. • In case of Quarterly SIP, only the Yearly option is available as SIP Top-Up frequency. • ^ TOP UP amount has to be in multiples of Rs.100 only. Please see Instruction 7(c){i}  
 \$The minimum TOP UP Percentage has to be 10% and in multiples of 1% thereafter, of the existing SIP installment.

\*TOP-UP CAP amount: Please refer Instruction 7(c){ii}

# TOP-UP CAP Month-Year: Please refer Instruction 7(c){ii}

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

First SIP Transaction via Cheque No. \_\_\_\_\_ Cheque Dated D D M M Y Y Y Y Amount@ (Rs.) \_\_\_\_\_

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

@The first cheque amount should be same as each/total SIP Amount.

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

## 3) BANK DETAILS

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

Bank Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

NOTE: In case the OTM is not registered, please fill in the attached OTM Debit Mandate.

**4) UNIT HOLDING OPTION**    DEMAT MODE\*    PHYSICAL MODE (Default)   (refer instruction 10)

\*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode

<b>NSDL</b>	DP Name _____	DP ID	<table border="1"><tr><td>I</td><td>N</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	I	N									<b>Beneficiary Account No.</b>	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										
I	N																								
<b>CDSL</b>	DP Name _____	<b>Beneficiary Account No.</b>	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																						

\*Investor opting to hold units in demat form, may provide a copy of the DP statement enable us to match the demat details as stated in the application form.

**5) DECLARATION AND SIGNATURE(S)**

I/ We hereby confirm and declare as under:-

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

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

SIGNATURE (S)

\_\_\_\_\_ First/ Sole Unit holder/ Guardian/ POA Holder

\_\_\_\_\_ Second Unit holder

\_\_\_\_\_ Third Unit holder

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



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**OTM Debit Mandate Form NACH/ECS/DIRECT DEBIT/SI**

Date 

D	D	M	M	Y	Y	Y	Y
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[Applicable for Lumpsum Additional Purchases as well as SIP Registrations]

(tick ✓)

- CREATE
- MODIFY
- CANCEL

Sponsor Bank Code \_\_\_\_\_ Utility Code \_\_\_\_\_

I/We hereby authorize: **HDFC Mutual Fund** to debit (tick ✓)  SB / CA / CC /  SB-NRE / SB-NRO / Other

Bank A/c No.: \_\_\_\_\_

With Bank: \_\_\_\_\_ Bank Name & Branch IFSC \_\_\_\_\_ OR MICR \_\_\_\_\_

an amount of Rupees \_\_\_\_\_ ₹ \_\_\_\_\_

FREQUENCY  Monthly  Quarterly  Half Yearly  Yearly  As & when presented DEBIT TYPE  Fixed Amount  Maximum Amount

Reference 1 Folio No: \_\_\_\_\_ Phone No: \_\_\_\_\_

Reference 2 Appln No: \_\_\_\_\_ Email ID: \_\_\_\_\_

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

**PERIOD**

From 

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

to 

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

or  Until Cancelled

\_\_\_\_\_ Signature of Primary Account Holder    \_\_\_\_\_ Signature of Account Holder    \_\_\_\_\_ Signature of Account Holder

1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_  
Name as in Bank Records                      Name as in Bank Records                      Name as in Bank Records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/ corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/ amend the mandate by appropriately communicating the cancellation/ amendment request to the User entity/ corporate or the bank where I have authorized the debit.

### INSTRUCTIONS TO FILL ONE TIME MANDATE (OTM)

1. Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
3. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
4. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/bank account details are subject to third party verification.
5. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of HDFC Mutual Fund.
6. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
7. Utility Code of the Service Provider will be mentioned by HDFC Mutual Fund
8. Tick on the respective option to select your choice of action and instruction.
9. The numeric data like Bank account number, Investors account number should be left padded with zeroes.
10. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide An Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
11. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
12. If the investor wishes to opt for more than one dates / frequencies for debit from the bank account as in case of Systematic Investment Plan, it is advisable to select - "As & when presented".
13. There is no maximum duration for enrolment.  
An investor has an option to choose the 'End Date' of the SIP by filling the date or the Default Date i.e. December 2036 will be the end date.
14. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.



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

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

# SIP/ MULTIPLE SIP/ MICRO SIP TERMS & CONDITIONS FOR NACH/ECS (DIRECT CLEARING) / DIRECT DEBIT FACILITY / STANDING INSTRUCTION

The form can be used by investors who wish to enroll for SIP or Micro SIP (PAN exempt investments) or Multiple SIP facility with OTM Facility. Micro Systematic Investment Plans (Micro SIPs) where aggregate of investments (Lumpsum plus SIP) in a rolling 12 month period or in a financial year i.e. April to March do not exceed Rs. 50,000 shall be exempt from the requirement of PAN. However, such investors shall be required to quote PAN Exempt KYC Reference Number (PEKRN) details of which are given in PAN Exempt Investments in point no. 15 below.

Multi SIP facility enables investors to start investments under SIP of various Schemes for Monthly/ Quarterly Frequency using a single application form and payment instruction.

- The maximum number of Schemes in which investments can be made using a single Form shall be 3.
- Under this Facility, payment only in respect of the first installment can be made using a cheque. The payment for all the subsequent installments will have to be through NACH or ECS (debit clearing)/Direct Debit facility / standing instruction facility provided by the banks.
- The amount of investments in the Schemes through the facility can be different subject to the requirement of minimum amount of investment.
- Modification with respect to name of the scheme and scheme wise installment, subject to total Multi SIP installment amount remaining the same can be made only after completion of 6 months from date of 1st installment subject to compliance with the requirements of minimum number of installments under SIP by filing up Modification form. Modification Form should be submitted atleast 30 days prior to the change to be effected.

- SIP (includes reference to Micro SIP/Multiple SIP) is available to investors in the following Scheme(s) (including Direct Plan thereunder) of HDFC Mutual Fund: HDFC Arbitrage Fund, HDFC Balanced Fund, HDFC Banking and PSU Debt Fund, HDFC Capital Builder Fund, HDFC Cash Management Fund - Savings Plan & Call Plan, HDFC Cash Management Fund - Treasury Advantage Plan, HDFC Children's Gift Fund, HDFC Core & Satellite Fund, HDFC Corporate Debt Opportunities Fund, HDFC Dynamic PE Ratio Fund of Funds, HDFC Equity Fund, HDFC Equity Savings Fund, HDFC Floating Rate Income Fund, HDFC Gilt Fund, HDFC Gold Fund\*\*, HDFC Growth Fund, HDFC High Interest Fund - Dynamic Plan, HDFC High Interest Fund - Short Term Plan, HDFC Income Fund, HDFC Index Fund, HDFC Infrastructure Fund, HDFC Large Cap Fund, HDFC Liquid Fund, HDFC Long Term Advantage Fund\*, HDFC Medium Term Opportunities Fund, HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Mid-Cap Opportunities Fund, HDFC Multiple Yield Fund - Plan 2005, HDFC Premier Multi-Cap Fund, HDFC Prudence Fund, HDFC Retirement Savings Fund\*\*\*, HDFC Short Term Opportunities Fund, HDFC Short Term Plan, HDFC Small Cap Fund, HDFC Tax Saver\*, HDFC Top 200 Fund.

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

\*\* an open-ended fund of funds scheme investing in HDFC Gold Exchange Traded Fund

\*\*\*An open-ended notified tax savings cum pension scheme with no assured returns. Units shall be subject to a lock-in of 5 years from the date of allotment.

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

Investors are requested to refer SID/KIM for product labeling for easy understanding of the kind of product/scheme they are investing in and its suitability to them.

- Enrollment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□) where boxes have been provided. Enrollment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund.

**In case SIP/ Micro SIP investments are made through 'Third Party Payments' i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, investors are required to additionally fill up & submit the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website [www.hdfcfund.com](http://www.hdfcfund.com)) along with the SIP Enrollment Form.**

- Investment through Distributors**  
Distributors / Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIIN) obtained by him/her from AMFI in the Application Form.. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUIIN is correctly filled up in the Application Form. However, in case of 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 EUIIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form. For further details on EUIIN you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information.  
These requirements do not apply to Overseas Distributors.

**New cadre distributors:** New cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible scheme is available on [www.hdfcfund.com](http://www.hdfcfund.com)). They also hold an EUIIN which must be quoted in the application form. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

### Direct Investments

Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.

- Existing unitholders in Scheme(s) of HDFC Mutual Fund are required to submit only the Enrollment Form. Existing unitholders should provide their Folio Number.

Unitholders' details and mode of holding (single, joint, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders name should match with the details in the existing folio number, failing which the application form is liable to be rejected.

- Signature(s) should be as it appears on the Application Form / existing Folio and in the same order. In case the mode of holding is joint, all unit holders are required to sign.
- New investors who wish to enroll are required to fill the (i) OTM Mandate Form (ii) SIP Application Form (iii) the respective Scheme Application Form (included in the Key Information Memorandum) along with / without the initial investment instrument. Investors are advised to read and understand and agree to abide by the Scheme Information Document(s) / Key Information Memorandum(s) and Statement of Additional Information available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. [www.hdfcfund.com](http://www.hdfcfund.com)
- New investors can apply for SIP into respective Scheme/ Plans/ Options without any existing investment/folio.

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

- The facility is offered to investors the following two Plans (Frequency):
  - Monthly Systematic Investment Plan (MSIP)
  - Quarterly Systematic Investment Plan (QSIP)
- The details of minimum amount per installment, minimum number of installments, maximum duration, entry load, exit load, etc. under MSIP and QSIP are given below:

	Schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund*	HDFC TaxSaver* and HDFC Long Term Advantage Fund*
<b>i) Minimum Amount per Installments</b>		
MSIP	Rs. 500/- and in multiples of Rs. 100/-	Rs. 500/- and in multiples of Rs. 500/-
QSIP	Rs. 1,500/- and in multiples of Rs. 100/-	Rs. 1,500/- and in multiples of Rs. 500/-
<b>ii) Total Minimum Number of Installments</b>		
MSIP	<ul style="list-style-type: none"> <li>In respect of each SIP Installment less than Rs. 1,000/- in value: 12 Cheques</li> <li>In respect of each SIP Installment equal to or greater than Rs. 1,000/- in value: 6 Cheques</li> </ul>	6 Installments
QSIP	<ul style="list-style-type: none"> <li>In respect of each SIP Installment less than Rs. 3,000/- in value: 4 Cheques</li> <li>In respect of each SIP Installment equal to or greater than Rs. 3,000/- in value: 2 Cheques</li> </ul>	2 Installments

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

- There is no maximum duration for enrollment.

An investor has an option to choose the 'End Date' of the SIP by filling the date or by selecting the Default Date i.e. December 2036.

However, SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unit holder attaining 18 years of age.

- In respect of enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure.

The Load Structure for investments through SIP is as follows:

- Entry Load:** Not Applicable. The upfront commission on investment made by the investor if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.
- Exit Load:** Applicable Exit Load, if any, in the Scheme/ Plan/ Option as on the date of enrollment of the SIP will be levied.

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

- In case the frequency of debit/installment (Monthly/ Quarterly) and date is not indicated, Monthly frequency shall be treated as the Default Frequency and 10th shall be treated as the Default date.

- Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a non-business day or on a date which is not available in a particular month, the SIP will be processed on the immediate next business day. In case the SIP debit date is not indicated, 10th shall be treated as the default date. All installments under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for the period July-December for total amount of Rs. 30,000/-, there shall be a minimum of six installments (except for first cheque which could be of any date) and same amount. The first cheque would be drawn on the same bank account which is to be registered for NACH/ ECS (Debit Clearing) / Direct Debit / Standing Instruction. Alternatively, the cheque may be drawn on any bank, but investor should provide a photocopy of the cheque of the bank/ branch for which ECS (Debit Clearing) / Direct Debit / Standing Instruction is to be registered. However, investors need not submit the First Cheque for enrollment provided the Enrollment Form is attested by the

Bank from which installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the installment will be debited is attached to the form.

- First Cheque and subsequent Installments under NACH/ ECS (Debit Clearing)/ Direct Debit/ Standing Instruction should be of the same amount.

- The Enrollment Form should be submitted atleast 30 days before the first date ^ for NACH/ECS (Debit Clearing)/ Direct Debit/ Standing Instruction.

If the start period is not mentioned, the chosen/Default date falling 30 days from submission date will be considered as the start date and will be registered from that date (eg. If the application is submitted on June 1 without indicating the start period then the SIP start date would be July 1).

^ In case the auto debit start date as mentioned in the form does not satisfy this condition, the first date shall be rolled over to begin from the immediately following month (provided the roll over date does not exceed the maximum time gap of 90 days between the SIP submission date and first installment of SIP through NACH/ECS (Debit Clearing) or Direct Debit/ Standing Instruction) and the end date shall accordingly get extended.

- (i) SIP Top-up Facility:**

- SIP Top-up Facility is not available under Micro SIPs. In case the SIP amount (including Top-up) exceeds the maximum amount mentioned by the investor in the debit mandate, the SIP Top-up request will stand rejected and the SIP will continue to be processed with the last Topped up SIP installment amount.
- For HDFC TaxSaver and HDFC Long Term Advantage Fund, the SIP top-up in fixed amounts and percentage shall be minimum Rs. 500 and in multiples of Rs. 500/- thereafter.

### Fixed Amount Top-up option:

- SIP Top-up is a facility wherein an investor who wishes to enroll for SIP has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. The SIP Top-up amount should be filled in the SIP Enrollment Form itself.
- The SIP Top-up amount should be in multiples of Rs. 100/- only.
- Monthly SIP offers top-up frequency at half yearly and yearly intervals. Quarterly SIP offers top-up frequency at yearly intervals only. In case the topup frequency is not indicated under Monthly SIP, it will be considered as yearly interval.

### Percentage Top-up option:

- Investor can Top-up the SIP amount by a minimum percentage viz. 10% and in multiples of 1% thereafter, of the existing SIP installment.
- SIP (including the Top-up) amount will be rounded off to the nearest Rs. 10.
- Percentage Top-up can be done at annual frequency only.

- (ii) TOP-UP CAP**

- Top-up cap amount: Investor has an option to cap the SIP Top-up amount once the SIP installment (including Top-up amount) reaches a fixed pre-defined amount. Thereafter the SIP installment will remain constant till the end of SIP tenure. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the debit mandate. In case of difference between the cap amount & the maximum amount mentioned in debit mandate, then amount which is lower of the two amounts shall be considered as the default SIP cap amount.
- Top-up cap month-year: Investor has an option to provide an end date to the SIP Top-up amount. It is the date from which Top-up to the SIP installment amount will cease and the SIP installment will remain constant till the end of SIP tenure. Investor shall have flexibility to choose either top-up cap amount or top-up cap month-year. In case of multiple selections, top-up cap amount will be considered as default selection.

- In case, the name is not pre-printed on the cheque or signature on the cheque does not match, then the first named applicant/investor should submit any one of the following documents i.e. a copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying the investors bank account details (Account Number, type, Branch, MICR Code). For other mode of payment and further details, please refer to the section 'Third Party Payments' under the instructions in the Key Information Memorandum and section 'How to Apply' under Statement of Additional Information available on our website [www.hdfcfund.com](http://www.hdfcfund.com)

- (i) Payment through Electronic Clearing Service (ECS) (Debit Clearing) of the Reserve Bank of India (RBI) - Investors/ Unit holders may also enroll for Auto Debit facility through ECS (Debit Clearing) of the RBI.**

List of Cities for Auto Debit Facility via ECS (Debit Clearing) should conform to the ECS Debit locations approved by RBI. The same is available on [www.rbi.org.in](http://www.rbi.org.in) and on our website [www.hdfcfund.com](http://www.hdfcfund.com)

- This facility is offered only to the investors having bank accounts in select cities.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- Auto debit facility is available only on specific dates of the month as under:

Cities	SIP Dates
Pondicherry	5th / 10th / 15th / 25th

- Payment through Direct Debit Facility**

Investors / Unit holders may enroll for Direct Debit Facility available with the following banks / branches:

