

S	SYSTEMATIC
T	TRANSFER
P	PLAN

Enrolment Form

(Please read terms & conditions overleaf)



Enrolment
Form No.

KEY PARTNER / AGENT INFORMATION		FOR OFFICE USE ONLY			
Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code	Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp
ARN- RITU AGARWAL ARN-23267					

The Trustee

Date :

HDFC Mutual Fund

I / We have read and understood the contents of the Offer Documents of the respective Scheme(s) and the terms & conditions overleaf. I / We hereby apply for enrolment under the STP of the following Scheme(s) / Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s).

Name of the First / Sole Applicant					
Name of the Guardian (In case of First / Sole Applicant is a minor)					
Name of the Second Applicant					
Name of the Third Applicant					
Particulars					
1. Folio No. of 'Transferor' Scheme (for existing Unit holder) / Application No. (for new investor)					
2. Name of 'Transferor' Scheme/Plan/Option					
3. Name of 'Transferee' Scheme/Plan/Option					
4. Type of STP Plan / Frequency (Please ✓ any one Plan / Frequency only)	<input type="checkbox"/> FSTP <input type="checkbox"/> Daily [#] <input type="checkbox"/> Weekly ^s <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> CASTP <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly				
5. Date of Transfer (Please ✓ any one only)	<input type="checkbox"/> 1st <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 25th (Not applicable for FSTP Daily Interval and FSTP Weekly Interval)				
6. Enrolment Period (Please refer item no. 9 (c) / 9 (d) overleaf)	From : MM YY To : MM YY				
7. No. of Instalment (Mandatory)	For FSTP – Daily For FSTP – Weekly				
8. Amount of Transfer per Instalment	FSTP Rs.				
9. Receipt of Document(s) by E-Mail (Please ✓)	<input type="checkbox"/> Account Statement <input type="checkbox"/> Newsletter <input type="checkbox"/> Annual Report <input type="checkbox"/> Other Statutory Information [as may be permitted under SEBI (Mutual Funds) Regulations, 1996] E-Mail ID :				

In case of insufficient space, please fill up separate Enrolment Forms.

[#] Refer Instruction No. 7 (a) ^s Refer Instruction No. 7 (b)

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)		
Date :	Regd. office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020	Enrolment Form No.
Received from Mr./Ms./M/s. 'STP' application(s) for transfer of Units; from Scheme / Plan / Option to Scheme / Plan / Option		ISC Stamp & Signature

TERMS & CONDITIONS

1. STP is a facility wherein unit holder(s) of designated open-ended scheme(s) of HDFC Mutual Fund can opt to transfer a fixed amount or capital appreciation amount at regular intervals to designated open-ended scheme(s) of HDFC Mutual Fund. Currently, the schemes eligible for this facility are as follows:

HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund (an open-ended equity linked savings scheme having a lock-in period of 3 years - formerly HDFC Tax Plan 2000), HDFC TaxSaver (an open-ended equity linked savings scheme having a lock-in period of 3 years), HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Multiple Yield Fund, HDFC Multiple Yield Fund - Plan 2005, HDFC Premier Multi-Cap Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Cash Management Fund, HDFC Gilt Fund, HDFC Floating Rate Income Fund, HDFC Liquid Fund.

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

2. The STP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (), where boxes have been provided. The STP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.
3. A single STP Enrolment Form can be filled for one Scheme/Plan/Option only.
4. Investors are advised to read the Offer Document(s) of the Transferee Scheme(s) carefully before investing. The Offer Document(s)/Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com.
5. Unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.
6. STP offers unit holders the following two Plans:

i. Fixed Systematic Transfer Plan (FSTP)

ii. Capital Appreciation Systematic Transfer Plan (CASTP)

FSTP offers transfer facility at daily, weekly, monthly and quarterly intervals and CASTP offers transfer facility at monthly and quarterly intervals. Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers.

7. a. Under the **FSTP - Daily Interval**, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC Long Term Advantage Fund* and HDFC TaxSaver* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on every Business Day. In case there is no minimum amount (as specified above) available in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and account will be closed.
- b. Under the **FSTP - Weekly Interval**, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC Long Term Advantage Fund* and HDFC TaxSaver* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on every Friday (if Friday is a Non-Business Day, then the immediate next Business Day). In case there is no minimum amount (as specified above) available in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and account will be closed.
- c. Under the **FSTP - Monthly Interval**, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on the 1st, 10th, 15th or 25th of each month. Under the **FSTP**

- **Quarterly Interval**, unit holders will be eligible to transfer a fixed amount (minimum Rs. 3,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on the 1st, 10th, 15th or 25th of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. In case there is no minimum amount (as specified above) available in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and account closed. Unit holders should be aware that if they decide to take up this facility, there is possibility of erosion of capital e.g. If the unit holder decides to withdraw Rs. 3,000 every quarter and the appreciation is Rs. 2,500, then such redemption proceeds will comprise of Rs. 2,500 from the capital appreciation and Rs. 500 from the unit holder's capital amount.

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

8. Under the **CASTP - Monthly Interval**, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 300) by way of capital appreciation on the 1st, 10th, 15th or 25th of each month. Under the **CASTP - Quarterly Interval**, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 1,000) by way of capital appreciation on the 1st, 10th, 15th or 25th of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Please note that no transfers will take place if there is no minimum capital appreciation amount (except for last transfer leading to closure of account). The capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where redemption has been processed and paid) and the next CASTP date e.g. if the appreciation is Rs. 3500 in the first quarter and Rs. 3,000 in the second quarter, the unit holder will receive only the appreciation i.e. Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter.
9. a. There should be a minimum of 6 installments for enrolment under Daily FSTP, Weekly FSTP, Monthly FSTP and CASTP and 2 installments for Quarterly FSTP and CASTP. Also, the minimum unit holder's account balance or a minimum amount of application at the time of STP enrolment should be Rs. 12,000.
- b. The application for enrolment for FSTP - Daily Interval should be submitted at least 10 Days before the commencement date for FSTP - Daily Interval.
- c. FSTP - Weekly will be registered effective from first Friday (if Friday is not a Business day, then immediately succeeding Business Day) after 10 days from the date of receipt of the valid STP Enrolment Form.
- d. There will be no maximum duration for STP enrolment for HDFC Equity Fund, HDFC Growth Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Balanced Fund and HDFC Prudence Fund ("the Transferee Schemes"). In case of all other eligible Transferee Schemes, if the STP enrolment period specified by the Unit holder is more than 5 years, then the STP enrolment will be deemed to be for 5 years and processed accordingly.
- e. Capital Appreciation Systematic Transfer Plan (CASTP) will be restricted to single enrolment per 'transferor scheme' per folio.
10. a. Load structure for investments through STP to the following Transferee Schemes viz. HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Prudence Fund, HDFC Balanced Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Long Term Advantage Fund (an open-ended equity linked saving scheme with a lock-in period of 3 years) and HDFC TaxSaver (an open-ended equity linked saving scheme with a lock-in period of 3 years). The details of Load Structure are as follows :

The amount transferred under the STP from the Transferor Scheme to the Transferee Scheme shall be effected by

redeeming units of Transferor Scheme at applicable NAV, **without payment of any Exit Load**, if any, and subscribing to the units of the Transferee Scheme at applicable NAV, **subject to payment of an Entry Load as under :**

- 2.25% in respect of each investment through STP less than Rs. 5 crore;
- Nil in respect of each investment through STP equal to or greater than Rs. 5 crore.

In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.

Exit Load : Schemes other than HDFC Growth Fund, HDFC Top 200 Fund, HDFC Prudence Fund and HDFC Core & Satellite Fund (Transferee Schemes) : **Nil**

HDFC Growth Fund, HDFC Top 200 Fund, HDFC Prudence Fund and HDFC Core & Satellite Fund (Transferee Schemes): In respect of each investment through STP less than Rs. 5 crore in value, an Exit Load of **1%** is payable if units are redeemed / switched-out on or before 1 year from the date of allotment of units; In respect of each investment through STP equal to or greater than Rs. 5 crore in value, no Exit Load is payable.

- b. Load Structure for investments through STP to the Transferee Schemes other than above :-

The amount transferred under the STP from the Transferor Scheme to the Transferee Scheme will be effected by redeeming units of Transferor Scheme at applicable NAV, **without payment of any Exit Load**, if any, and subscribing to the units of the Transferee Scheme at applicable NAV, **without payment of any Entry Load**, if any, as on the specified date of a month or a quarter. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.

The applicable Entry Load (% wise) originally waived will be levied in the Transferee Scheme if units are redeemed on or before expiration of two years from the date of transfer.

Further, applicable Exit Load, if any, in the Transferee Scheme / Plan / Option as on the date of allotment of units will also be levied.

11. STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
12. The provision of '**Minimum Redemption Amount**' as specified in the offer document(s) of the respective designated Transferor Schemes and '**Minimum Application Amount**' specified in the offer document(s) of the respective designated Transferee Schemes will not be applicable for STP.
13. An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 working days for the first investment through STP. The subsequent account statement will be despatched once every quarter ending March, June, September and December within 10 working days of the end of respective quarter. In case of specific request received from investors, Mutual Fund will provide the account statement to the investors within 5 working days from the receipt of such request without any charges. Further, soft copy of the account statement shall be mailed to the investors under STP to their e-mail address on a monthly basis, if so mandated.
14. Unit holders will have the right to discontinue the STP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 7 days prior to the due date of the next transfer date. On receipt of such request, the STP facility will be terminated. In case of FSTP - Daily Interval, termination of STP will be effective from 7th Business Day from the date of receipt of written request.
15. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be assigned / transferred / pledged / redeemed / switched - out until completion of 3 years from the date of allotment of the respective units.
16. The Trustee reserves the right to change/modify the terms and conditions of the STP.