

**Offer of Units of Rs. 10 Per Unit for cash during the New Fund Offer (NFO) Period and at applicable NAV upon re-opening**

**Continuing a tradition of trust.**

Name of the AMC : **HDFC Asset Management Company Limited**

**Key Information Memorandum and Application Form**

**New Fund Offer Opens on** : June 21, 2010  
**New Fund Offer Closes on** : June 24, 2010  
**Scheme Re-opens for continuous sale and repurchase on** : Within 30 days from the date of close of NFO

Investors must read the Key Information Memorandum and Instructions before completing this Form. The Application Form should be completed in **English** and in **BLOCK LETTERS** only.

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

**KEY PARTNER / AGENT INFORMATION**

Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code / Bank Branch Code	M O Code
<b>ARN-11770</b>	<b>PDF - 10000</b>	

**FOR OFFICE USE ONLY**

Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp

**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.**

**1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, please fill in your folio number, in section 1 and proceed to section 5. Refer instruction 2).**

Folio No. \_\_\_\_\_ / \_\_\_\_\_ *The details in our records under the folio number mentioned alongside will apply for this application.*

**2. STATUS (of First/Sole Applicant) [Please tick (✓)]**

- |   |   |   |   |                                |
|---|---|---|---|--------------------------------|
| <input type="checkbox"/> Resident Individual    | <input type="checkbox"/> NRI-Repatriation | <input type="checkbox"/> NRI-Non-Repatriation | <input type="checkbox"/> Partnership    | <input type="checkbox"/> Trust |
| <input type="checkbox"/> HUF                    | <input type="checkbox"/> AOP              | <input type="checkbox"/> PIO                  | <input type="checkbox"/> Company        | <input type="checkbox"/> FIs   |
| <input type="checkbox"/> Minor through guardian | <input type="checkbox"/> BOI              |   | <input type="checkbox"/> Body Corporate | <input type="checkbox"/> LLP   |
| <input type="checkbox"/> Society / Club         | <input type="checkbox"/> Others _____     | (please specify)                              |   |                                |

**MODE OF HOLDING [Please tick (✓)]**

- Single  
 Joint  
 Anyone or Survivor

**OCCUPATION (of First/Sole Applicant) [Please tick (✓)]**

- |                                       |   |                                       |
|---------------------------------------|---|---------------------------------------|
| <input type="checkbox"/> Service      | <input type="checkbox"/> Student        | <input type="checkbox"/> Professional |
| <input type="checkbox"/> Housewife    | <input type="checkbox"/> Business       | <input type="checkbox"/> Retired      |
| <input type="checkbox"/> Agriculture  | <input type="checkbox"/> Proprietorship |                                       |
| <input type="checkbox"/> Others _____ | (please specify)                        |                                       |

**3a. UNIT HOLDER INFORMATION (refer instruction 3)**

**NAME OF FIRST / SOLE APPLICANT** \_\_\_\_\_ **DATE OF BIRTH** (Mandatory in case of Minor) DD MM YYYY

Mr. Ms. M/s. \_\_\_\_\_ Nationality \_\_\_\_\_ PAN# \_\_\_\_\_ KYC Compliance Status\*\*  YES  NO

**NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / NAME OF CONTACT PERSON – DESIGNATION (in case of non-individual Investors)**

Mr. Ms. M/s. \_\_\_\_\_ Nationality \_\_\_\_\_ Designation \_\_\_\_\_ Contact No. \_\_\_\_\_

PAN# \_\_\_\_\_ KYC Compliance Status\*\*  YES  NO

**NAME OF THE SECOND APPLICANT**  Resident Individual  NRI [Mandatory Please tick (✓)]

Mr. Ms. M/s. \_\_\_\_\_ Nationality \_\_\_\_\_ PAN# \_\_\_\_\_ KYC Compliance Status\*\*  YES  NO

**NAME OF THE THIRD APPLICANT**  Resident Individual  NRI [Mandatory Please tick (✓)]

Mr. Ms. M/s. \_\_\_\_\_ Nationality \_\_\_\_\_ PAN# \_\_\_\_\_ KYC Compliance Status\*\*  YES  NO

**MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address may not be sufficient)**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
**CITY** \_\_\_\_\_ **STATE** \_\_\_\_\_ **PIN CODE** \_\_\_\_\_

**OVERSEAS ADDRESS (Mandatory in case of NRIs/FIs/PIOs) (P.O. Box Address may not be sufficient)**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**CONTACT DETAILS OF FIRST / SOLE APPLICANT**

Telephone : Off. \_\_\_\_\_ Res. \_\_\_\_\_ Mobile \_\_\_\_\_  
 Fax \_\_\_\_\_ E-Mail \_\_\_\_\_

# Please attach PAN proof. If PAN is already validated, please don't attach any proof. Refer instruction 12. \*\* Mandatory for Rs. 50,000 and above. If YES, attach proof. Refer Instruction No. 14

**3b. POWER OF ATTORNEY (PoA) HOLDER DETAILS**

**NAME OF PoA** Mr. Ms. M/s. \_\_\_\_\_  
 PAN# \_\_\_\_\_ [Please tick (✓)] KYC Compliance Status\*\*  YES  NO # Refer instruction 12. \*\* Refer Instruction No. 14

**4. BANK ACCOUNT DETAILS OF FIRST / SOLE APPLICANT (refer instruction 4a) Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details**

**Account No.** \_\_\_\_\_ **Name of the Bank** \_\_\_\_\_  
**Branch** \_\_\_\_\_ **Bank City** \_\_\_\_\_  
**Account Type** [Please tick (✓)]  SAVINGS  CURRENT  NRE  NRO  FCNR  OTHERS \_\_\_\_\_ (please specify)

**5. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS (refer instruction 8) [Please (✓)]**

- Direct Credit for bank accounts with ABN AMRO Bank NV, Axis Bank Limited, 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., Standard Chartered Bank and YES Bank Limited.  
 Electronic credit through National Electronic Funds Transfer (NEFT) System of RBI for bank accounts other than those mentioned above for Direct Credit.  
 Electronic credit through Electronic Clearing System (ECS) facility of RBI to receive dividend proceeds, if any, for bank accounts other than those mentioned above for Direct Credit.  
 Cheque/Demand Draft - Attach a cancelled Cheque only if the bank account number differs from the bank account number of the investment Cheque.

IFSCCode\*\*\* \_\_\_\_\_ The 9 digit MICR Code number of my/our Bank & Branch is\*\* \_\_\_\_\_  
 \*\*\* Refer Instruction 4b (Mandatory for Credit via 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) \*\* Refer Instruction 8 (Mandatory for Dividend Payout via ECS) (The 9 digit code appears on your cheque next to the cheque number) ... continued overleaf

**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 60006767 (Do not prefix STD Code) or 18002336767 (Toll Free)]**

**HDFC MUTUAL FUND**  
 Head Office : Ramon House, 3rd Floor, H.T. Parekh Marg,  
 169, Backbay Reclamation, Churchgate, Mumbai 400020

Date : \_\_\_\_\_  
 Received from Mr./Ms./M/s. \_\_\_\_\_ an application for  
 allotment of Units of HDFC Short Term Opportunities Fund alongwith Cheque / Demand Draft as detailed overleaf.  
**Please Note** : All Purchases are subject to realisation of cheques / demand drafts.

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

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

TEAR HERE

**6. eSERVICES OPTIONS (SAVE PAPER, SAVE TREES) [Please tick (✓)] (refer instruction 9)**

- i)  **HDFCFMFOne & HDFCFMFMobile** : I/ We would like register for my/our HDFCFM Personal Identification Number (HPIN) to transact online.  
**Mandatory information to be provided:**  
a) Email address: \_\_\_\_\_  
(if the address given herein is different from the email address under section 3a, the email address under section 6(i) will be considered during registration for HPIN).  
b) **Mother's maiden name:** \_\_\_\_\_  
I/ We have read and understood the terms and conditions and confirm I/ we shall bound by them (Terms & Conditions available in the eServices booklet as well as on our website)
- ii)  **eDocs** : I/ We wish to receive account statements, newsletters, annual reports and other statutory information documents by email in lieu of physical documents (Email address is mandatory).
- iii)  **eAlerts** : I/ We would like to receive SMS updates (Mobile number in section 3a is mandatory).

**7. INVESTMENT DETAILS**

**HDFC SHORT TERM OPPORTUNITIES FUND (Please tick (✓) refer instruction 5)**

Growth Option

Dividend Option

PAYOUT  REINVESTMENT

Please tick (✓) Choice of Options (refer instruction 5)

**8. PAYMENT DETAILS (refer instruction 6) (Cheque / DD should be drawn in favour of "HDFC Short Term Opportunities Fund as applicable) (Please write application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.)**

Cheque / DD No.		Cheque / DD Date	
Amount of Cheque/DD/RTGS in figures (Rs.) (i)		Drawn on (Bank /	
DD charges, if any, in figures (Rs.) (ii)		Branch Name)	
Total Amount (i) + (ii)	in figures (Rs.)	Account No. (For Cheque only)	
	in words		
Account Type [Please (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____ (please specify)		

**9. NOMINATION (refer instruction 11)**

I/ We \_\_\_\_\_ (Unit holder 1), \_\_\_\_\_ (Unit holder 2)  
and \_\_\_\_\_ (Unit holder 3) \*do hereby nominate the person(s) more particularly described hereunder/ and\*/  
cancel the nomination made by me/ us on the \_\_\_\_\_ day of \_\_\_\_\_ in respect of the Units under Folio No. \_\_\_\_\_  
(\* strike out which is not applicable)

Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian	Signature of Guardian	Proportion (%) by which the units will be shared by each Nominee (should aggregate to 100%)
Nominee 1				
Nominee 2				
Nominee 3				

**10. DOCUMENTS ENCLOSED (Please ✓)**

- Memorandum & Articles of Association  Bye-Laws  Certificate of Incorporation  LLP Agreement  Partnership Deed  
 Trust Deed  List of Authorised Signatories with Specimen Signature(s)  Power of Attorney  Resolution / Authorisation to invest  
 PAN Proof  KYC Compliance Status Proof

**11. DECLARATIONS & SIGNATURE/S (refer instruction 10)**

I/We have read and understood the contents of the Scheme Information Document of HDFC Short Term Opportunities Fund and Statement of Additional Information of HDFC Mutual Fund. I/We hereby apply to the Trustee of HDFC Mutual Fund for allotment of Units of the HDFC Short Term Opportunities Fund and agree to abide by the terms, conditions, rules and regulations of the Scheme and I/we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.** I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I / We declare that the information given in this application form is correct, complete and truly stated.

**Applicable to NRIs only :**

I/We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.

Please (✓)  Yes  No

If yes, (✓)  Repatriation basis

Non-repatriation basis

DD	MM	YYYY

SIGNATURE/S

First / Sole Applicant / Guardian	Please write application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.
Second Applicant	
Third Applicant	

**Particulars HDFC SHORT TERM OPPORTUNITIES FUND**

Scheme Name / Option	<input type="checkbox"/> Growth Option	<input type="checkbox"/> Dividend Option
		<input type="radio"/> PAYOUT <input type="radio"/> REINVESTMENT
Cheque / DD No. / Date		
Drawn on (Name of Bank and Branch)		
Amount in figures (Rs.)		

## CHECKLIST

Please ensure that your Application Form is complete in all respect and signed by all applicants:

- Name, Address and Contact Details are mentioned in full.
- Status of First/Sole Applicant is correctly indicated.
- Bank Account Details are entered completely and correctly.
- Permanent Account Number (PAN) of all Applicants is mentioned irrespective of the amount of purchase and proof attached (if not already validated).
- Please attach proof of KYC Compliance status
- Appropriate Option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment is indicated.
- If units are applied by more than one applicant, Mode of Operation of account is indicated.

Your investment Cheque / DD is drawn in favour of "HDFC Short Term Opportunities Fund" (as applicable) dated, signed and crossed 'A/c Payee only'. Application Number is mentioned on the reverse of the Cheque/DD.

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

	Documents	Companies	Trusts	Societies	Partnership Firms	LLP	FIs	NRI	Investments through Constituted Attorney
1.	Resolution / Authorisation to invest	✓	✓	✓	✓	✓	✓		
2.	List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓	✓	✓	✓	✓
3.	Memorandum & Articles of Association	✓							
4.	Trust Deed		✓						
5.	Bye-Laws			✓					
6.	Partnership Deed / LLP Agreement (as applicable)				✓	✓			
7.	Notarised Power of Attorney								✓
8.	Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable							✓	
9.	Certificate of Incorporation					✓			
10.	PAN Proof	✓	✓	✓	✓	✓	✓	✓	✓
11.	KYC Acknowledgement Letter (or erstwhile Mutual Fund Identification Number (MIN) allotment letter) / Print out of KYC Compliance Status downloaded from CDSL Ventures Ltd. website (www.cvlindia.com) using PAN Number	✓	✓	✓	✓	✓	✓	✓	✓

All documents in 1 to 6 above should be originals or true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

## INSTRUCTIONS

### 1. GENERAL INSTRUCTIONS

Please read the Key Information Memorandum and the Scheme Information Document of the Scheme and Statement of Additional Information carefully before filling the Application Form. Investors should appraise themselves of the prevailing Load structure on the date of submitting the Application Form.

Investors are deemed to have accepted the terms subject to which these offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment.

Investors have been provided One Application Form with Nomination Facility.

The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS ONLY**. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the application form, applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signed by the sole / all applicants.

Applications complete in all respects, may be submitted at the designated Investor Service Centres (ISCs)/Official Points of Acceptance.

**Investors must write the Application Form No. / Folio No. on the reverse of the cheques and bank drafts accompanying the Application Form.**

Applications incomplete in any respect are liable to be rejected.

The AMC / Trustee retains the sole and absolute discretion to reject any application.

It may be noted that the Securities and Exchange Board of India (SEBI) has issued a circular that with effect from November 1, 2001, only those agents / distributors who have passed the Association of Mutual Funds in India (AMFI) certification programme (ARN Holder) can be empanelled as agents / distributors. In case of firms / companies, the requirement of certification is applicable to persons engaged in sales and marketing.

The existing agents / distributors were required to pass the certification programme by September 30, 2003. Further, no agents / distributors would be entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

### 2. EXISTING UNIT HOLDER INFORMATION

Investors already having an account in any of HDFC Mutual Fund Schemes should provide their Folio Number in section 1 and proceed to section 5. The personal details and Bank Account details as they feature in the existing folio would apply to this investment as well 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.

### 3. UNIT HOLDER INFORMATION

Name and address must be written in full. In case the Investor is an NRI/ FI, an overseas address must be provided. A local address if available may also be mentioned in the Application Form.

Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor.

Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised) or the relevant resolution or authority to make the application (or duly notarised copy thereof) as the case may be, along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and/or Certificate of Registration. Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust/Fund a resolution from the Trustee(s) authorising such purchase must be submitted.

**Applications not complying with the above are liable to be rejected.**

All communication and payments shall be made in the name of and favouring the first / sole applicant.

In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Joint' and processed accordingly.

### 4a. BANK DETAILS

In order to protect the interest of Unit holders from fraudulent encashment of redemption / dividend cheques, SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual

Fund. Applications without complete bank details shall be rejected. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit.

Unit holders are free to change their bank details registered with the Mutual Fund subject to adherence with the following procedure:

- (i) Unit holders will be required to submit a valid request for a change in bank account details along with a cancelled **original cheque leaf of the new bank account as well as the bank account currently registered with the Mutual Fund** (where the account number and first unit holder name is printed on the face of the cheque). Unit holders should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse.
- (ii) Where such name is not printed on the original cheque, the Unit holder may submit a letter from the bank on its letterhead certifying that the Unit holder maintains/ maintained an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).
- (iii) In case of non-availability of any of these documents, a copy of the bank pass book or a statement of bank account having the name and address of the account holder and account number.  
**(In respect of (ii) and (iii) above, they should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number)**
- (iv) Unit holders may also bring a copy of any of the documents mentioned in (iii) above along with the original documents 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 Mutual Fund. The originals documents will be returned across the counter to the Unit holder after due verification.

In the event of a request for change in bank account information being invalid / incomplete / not satisfactory in respect of signature mismatch/document insufficiency/ not meeting any requirements more specifically as indicated in clauses (i) - (iv) above, the request for such change will not be processed. Redemptions / dividend payments, if any, will be processed and the last registered bank account information will be used for such payments to Unit holders. Unit holders may note that it is desirable to submit their requests for change in bank details at least 7 days prior to date of redemption / dividend payment, if any. Further, in the event of a request for redemption of units being received within seven days of a request for change in bank account details, the normal processing time as specified in the Scheme Information Document, may not necessarily apply, however it shall be within the regulatory limits.

Unit holders are advised to provide their contact details like telephone numbers, mobile numbers and email IDs to HDFC Mutual Fund in writing.

The Trustee reserves the right to amend the aforesaid requirements.

### 4b. 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 and dividend payouts via the various electronic mode of transfers that are available with the banks.

### 5. INVESTMENT DETAILS

Investors should indicate the Option 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 Option, it will be considered as option for Growth and processed accordingly. In case of valid application received without indicating any choice of Dividend Payout or Reinvestment Option it will be considered as option for Dividend Payout and processed accordingly. Investors must use separate Application Forms for investing simultaneously in both the Options of the Scheme.

### 6. MODE OF PAYMENT

#### ■ Resident Investors

- (a) For Investors having a bank account with HDFC Bank Limited or such banks with whom the AMC would have an arrangement from time to time:

Payment may be made for subscription to the Units of the Scheme 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 would 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 situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. No cash, money orders, outstation cheques, 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 has been defined as 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, in such cases.

#### ■ NRIs / FIs

##### Repatriation Basis

- In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non - Resident (External) Rupee Account (NRE) / Foreign Currency (Non-Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts, an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

- FIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FI with a designated branch of an authorised dealer.

##### Non-repatriation Basis

- In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts, an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

The cheques should be drawn in favour of "HDFC Short Term Opportunities Fund" (as applicable) and crossed "A/c Payee only". Separate Cheque / Draft must accompany each Scheme.

Returned cheque(s) are liable not to be 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.

### 7. E-MAIL COMMUNICATION

Account Statements / Newsletters / Annual Reports / Other Statutory information (as may be permitted under SEBI (Mutual Funds) Regulations, 1996), can be sent to each Unit holder by courier / post / e-mail.

Unit holders who have opted to receive these documents by e-mail will be required to download and print the documents after receiving email from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder 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 Newsletter, shall be displayed at the website of the Mutual Fund. The Unit holders can request for a copy of the Newsletter by post / e-mail. The AMC would arrange to dispatch these documents to the concerned Unit holder.

### 8. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA DIRECT CREDIT / NEFT / ECS

#### ● 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 respective Unit holders maintained with any of these banks. These banks are: ABN AMRO Bank N.V., 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., Standard Chartered Bank and YES Bank Limited. The list of banks is subject to change from time to time.

#### ● National Electronic Funds Transfer (NEFT)

The AMC provides the facility of '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 NEFT System). Unit holders can check the list of banks participating in the NEFT System from the RBI website i.e. 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 NEFT' updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption/ dividend (if any) proceeds via 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 NEFT or for frequently asked questions (FAQs) on NEFT, Unit holders are advised to visit the RBI website www.rbi.org.in / HDFC Mutual Fund website www.hdfcfund.com

#### ● Electronic Clearing Service (ECS)

Investors who have opted for the ECS facility of RBI for dividend payment will receive a direct credit of the amount due to them in their mandated account whenever the payment is made through ECS. A separate advice regarding credit of amount(s) via ECS will be sent to the unit holder. It should be noted that while the Mutual Fund will make all efforts, there is no commitment that this facility will be made available to all desirous investors.

Applicants in cities not covered under ECS facility will receive dividend payments, if any by cheques or demand drafts and the same will be mailed to the Unit holders. Please note that the ECS Facility is available only in respect of dividend payments and not in the case of Redemption of Units.

Therefore, the investors will receive their redemption / dividend proceeds (if any) directly into their bank accounts in the following order:

- In case the bank account of an investor is covered under Direct Credit facility then the payment of redemption / dividend proceeds (if any) will happen via direct credit payout mode only. Investors having these bank accounts will not receive payouts via NEFT/ ECS\*
- In case the bank account of an investor is not covered under Direct Credit facility but covered under any other mode of Electronic Payment Mode via RBI (i.e. NEFT/ ECS\*), then the payment of redemption/ dividend proceeds (if any) shall be effected via NEFT/ ECS\*. In case the investor has opted for ECS\*, payment of redemption/ dividend proceeds (if any) may be effected via NEFT or vice versa.

\* available only in respect of dividend payments.

Each of the above facilities aims to provide direct credit of the redemption proceeds and dividend payouts (if any) into the bank account (as furnished in Section 4 of the Application Form) of the Unit holder and eliminates the time lag between despatch of the cheque, its receipt by the Unit holders and the need to personally bank the instrument and await subsequent credit to the Unit holders account. Further, the potential risk of loss of instruments in transit through courier / post is also eliminated. Each of the said facility as a mode of payment, is faster, safer and reliable.

In case the bank account as communicated by the Unit holder is with any of the said banks with whom the AMC has entered into arrangements to facilitate such direct credits or with any of the banks participating in the NEFT System offered by RBI, the AMC shall automatically extend this facility to the Unit holders.

HDFC Asset Management Company Limited / HDFC Mutual Fund shall not be held liable for any losses / claims, etc. arising on account of processing the direct credit or credit via NEFT / ECS of redemption / dividend proceeds on the basis of Bank Account details as provided by the unit holder in the Application Form.

However, if the Unit holders are not keen on availing of any of the said facilities and prefer receiving cheques / demand drafts, Unit holders may indicate their intention in the Application Form in the space provided specifically. The AMC would then ensure that the payouts are effected by sending the Unit holders a cheque / demand draft. In case of unforeseen circumstances, the AMC reserves the right to issue a cheque / demand draft.

#### 9. eServices facility

The eServices facility includes **HDFCFMOnline**, **HDFCFMMobile**, **eDocs**, **eAlerts** and **ePayouts**.

##### HDFCFMOnline

This facility enables investors to transact online on www.hdfcfund.com using **HDFCFMOnline**. On **HDFCFMOnline**, Unit holders can execute transactions online for purchase\*, redemption, switch and also register for Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) of units of schemes of HDFC Mutual Fund and other services as may be introduced by HDFC Mutual Fund from time to time. Unit holders can also view account details and portfolio valuation online, download account statements and request for documents via email, besides other options.

\* facility available with select banks and subject to submission of Permanent Account Number (PAN) and Know Your Customer (KYC) compliance proof by all Unit holder(s). Please refer to paragraphs on Permanent Account Number (PAN) and Know Your Customer (KYC) for further details.

##### HDFCFMMobile

This facility enables investors to transact on their mobile handsets. On **HDFCFMMobile**, Unit holders can execute transactions on their mobile phone for purchase\*, redemption or switching of units of schemes of HDFC Mutual Fund and other services as may be introduced by HDFC Mutual Fund from time to time. Unit holders can also view account details and portfolio valuation on their mobile phone, request for account statements, besides other options.

\* Payment arrangement for purchase of units is available at present with HDFC Bank only. Please visit our website from time to time for an updated list of banks. You also need to have opted for the mobile-banking facility with your Bank. As per RBI's operative guidelines on Mobile banking effective 10th October 2008, presently there is a restriction of Rs.10,000 per customer per day for transactions.

##### eDocs

This facility enables the Unit holder to receive documents viz. account statements, etc. by email to the email address provided by the Unit holder in HDFCFM eServices Request Form.

##### eAlerts

This facility enables the Unit holder to receive SMS confirmation for purchase, redeem or switch, dividend declaration details and other alerts.

Apart from above mentioned facilities, the facility of **ePayouts** comprising of mode of payment of Redemption / Dividend Proceeds if any, via Direct Credit / NEFT / ECS is covered under **eServices** facility for further details, please refer **eServices** booklet available to all Investor Service Centres (ISCs) as well as on our website on www.hdfcfund.com.

#### 10. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Applications on behalf of minors should be signed by their Guardian.

In case of a HUF, the Karta should sign the Application Form on behalf of the HUF.

If you are investing through your Constituted Attorney, please ensure that the Power of Attorney is signed by you and your Constituted Attorney. The signature in the Application Form, then, needs to clearly indicate that the signature is on behalf of the applicant by the Constituted Attorney.

#### 11. NOMINATION

The nomination can be made only by individuals applying for/ holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu undivided family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form.

Minor(s) can be nominated and in that event, the name, address and signature of the guardian of the minor nominee(s) shall be provided by the unit holder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

The Nominee shall not be a trust, other than a religious or charitable trust, society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.

Nomination in respect of the units stands rescinded upon the transfer of units.

Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

In the event of the Unit holders not indicating the percentage of allocation/share for each of the nominees, HDFC Mutual Fund / HDFC Asset Management Company Limited (AMC), by invoking default option shall settle the claim equally amongst all the nominees.

Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heir.

The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.

On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee(s).

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

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

\* includes fresh/additional purchase, Systematic Investment#.

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

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

# However, the requirement of PAN is exempted in respect of Systematic Investment Plan (SIP) upto Rs. 50,000/- per year per investor (Micro SIP). In case an investor wishes to invest through Micro SIP, the investor may contact any of the ISCs of HDFC Mutual Fund / CAMS / Distributors or visit our website www.hdfcfund.com

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

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

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

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

#### 13. PREVENTION OF MONEY LAUNDERING

Prevention of Money Laundering Act, 2002 (hereinafter referred to as "Act") came into effect from July 1, 2005 vide Notification No. GSR 436(E) dated July 1, 2005 issued by Department of Revenue,

Ministry of Finance, Government of India. Further, SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 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 intermediaries may, according to their requirements specify additional disclosures to be made by clients for the purpose of identifying, monitoring and reporting incidents of money laundering and suspicious transactions undertaken by clients. SEBI also issued another circular reference no. ISD/CIR/RR/AML/2/06 dated March 20, 2006 advising all intermediaries to take necessary steps to ensure compliance with the requirement of section 12 of the Act inter-alia maintenance and preservation of records and reporting of information relating to cash and suspicious transactions to Financial Intelligence Unit-India (FIU-IND), New Delhi.

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, 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) under its KYC policy and with a view to monitor transactions for the prevention of money laundering, HDFC Asset Management Company Limited ("the AMC") / HDFC Mutual Fund ("the Mutual 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, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

The investor(s) and their attorney, if any, shall produce reliable, independent source documents such as photographs, certified copies of ration card/ passport/ driving license/PAN card, etc. and/or such documents or produce such information as may be required from time to time for verification of the identity, residential address and financial information of the investor(s) by the AMC/Mutual Fund. If the investor(s) or the person making payment on behalf of the investor(s), refuses / fails to provide the required documents/ information within the period specified in the communication(s) sent by the AMC to the investor(s) then the AMC, after applying appropriate due diligence measures, believes that the transaction is suspicious in nature within the purview of the Act and SEBI circulars issued from time to time and/or on account of deficiencies in the documentation, shall have absolute discretion to report suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any, in terms of the said communication sent by the AMC to the investor(s) in this regard. The KYC documentation shall also be mandatorily complied with by the holders entering the Register of Members by virtue of operation of law e.g. transmission, etc.

The Mutual Fund, HDFC Asset Management Company Limited, HDFC Trustee Company Limited 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 Act, SEBI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI circular(s) and reporting the same to FIU-IND.

#### 14. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

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

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

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

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

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

## KEY INFORMATION MEMORANDUM

### HDFC SHORT TERM OPPORTUNITIES FUND

(An Open-Ended Income Scheme)

Offer for Units of Rs.10 Per Unit for cash during the New Fund Offer Period (NFO) and at Applicable NAV upon re-opening.

<b>New Fund Offer Opens on</b>	<b>: June 21, 2010</b>
<b>New Fund Offer Closes on</b>	<b>: June 24, 2010</b>
<b>Scheme Re-opens for continuous sale and repurchase on</b>	<b>: Within 30 days from the date of close of NFO</b>

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 (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 June 15, 2010.

#### Investment Objective

To generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 30 months.

#### Asset Allocation Pattern of the Scheme

Type of Instruments	Indicative Allocation (% of Net Assets)	
	Minimum	Maximum
Debt and Money Market Instruments (including securitised debt #)	60	100
Government Securities	0	40

# Investments in securitised debt, if undertaken, shall not normally exceed 75% of the net assets of the Scheme.

The Scheme may seek investment opportunity in Foreign Debt Securities (max. 75% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use debt derivatives mainly for the purpose of hedging and portfolio balancing (max. 20% of net assets, including cash) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.

The total gross exposure investment in debt + money market instruments + derivatives (fixed income) shall not exceed 100% of net assets of the Scheme. Security wise hedge positions using derivatives such as Interest Rate Swaps, etc. will not be considered in calculating above exposure.

#### Investment Strategy

The investment objective of the Scheme is to generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 30 months. The Scheme seeks to generate income through investments in a range of debt and money market instruments of various credit ratings (above investment grade) with a view to maximizing income while maintaining an optimum balance of yield, safety and liquidity. The Scheme shall endeavour to develop a well-diversified, high credit portfolio of debt (including Securitised debt) and other securities that minimizes liquidity and credit risk. **Though every endeavor will be made to achieve the objective of the Scheme, the AMC/Sponsors/Trustees do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.**

#### Product Differentiation

##### Existing Open-Ended Income Schemes of HDFC Mutual Fund :

Name & Type of Scheme	Particulars	Assets Under Management (AUM) as at May 31, 2010 (Rs. In Crores)	Number of Folios (Live Accounts) as at May 31, 2010
HDFC Short Term Plan, an open-ended income scheme	<b>Investment Objective:</b> To generate regular income through investment in debt securities and money market instruments. <b>Investment Strategy:</b> The net assets of the Scheme will be invested in Debt Securities and Money Market Instruments. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.	2,533.91	8,347
HDFC High Interest Fund (HHIF) & HDFC High Interest Fund - Short Term Plan (HHIF - STP), an open-ended income scheme	<b>Investment Objective:</b> To generate income by investing in a range of debt and money market instruments of various maturity dates with a view to maximise income while maintaining the optimum balance of yield, safety and liquidity. <b>Investment Strategy - HHIF:</b> The net assets of the Scheme will be invested in debt securities and money market instruments. The Investment strategy of restricting the portfolio largely to debt securities, money market and related instruments is intended to reduce risk while maintaining steady income. Credit risk will be minimised by investing only in those companies/industries that have been researched by the Investment Manager's research team supported by information from credit rating agencies. Risk will also be reduced through diversification of the portfolio. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time. <b>Investment Strategy - HHIF - STP:</b> As per the normal asset allocation of HHIF - STP, investments in debt securities and money market and related instruments with a maturity of more than two years will be in the range of 0-50% of net assets and investments in debt securities and money market and related	HHIF-191.23 HHIF-STP-3,891.48	HHIF-5,635 HHIF-STP-10,738

**KEY INFORMATION MEMORANDUM (Contd.)**

Name & Type of Scheme	Particulars	Assets Under Management (AUM) as at May 31, 2010 (Rs. In Crores)	Number of Folios (Live Accounts) as at May 31, 2010
	instruments with a maturity of less than two years will be in the range of 0-100% of net assets. HDFC High Interest Fund - Short Term Plan has been designed to provide more stable returns to shorter-term investors with lower interest rate risk than HDFC High Interest Fund (the main scheme). Except for this, the investment strategy for HHIF-STP would be in line with that of the main Scheme.		
HDFC Income Fund, an open-ended income scheme	<p><b>Investment Objective:</b> To optimize returns while maintaining a balance of safety, yield and liquidity.</p> <p><b>Investment Strategy:</b> The net assets of the Scheme will be invested in Debt Securities and Money Market Instruments. The AMC will strive to assess risk of the potential investment in terms of credit risk, interest rate risk and liquidity risk. Based on this analysis, the AMC would manage the investments of the Scheme on a dynamic basis to exploit emerging opportunities in the investment universe and manage risks at all points in time. The AMC will attempt to reduce liquidity risk by investing in securities that would result in a staggered maturity profile of the portfolio, investment in structured securities that provide easy liquidity and securities that have reasonable secondary market activity.</p> <p>Consistent with the investment objectives of the scheme, the AMC aims to identify securities which offer superior levels of yield at low levels of risk. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p>	463.98	25,065
HDFC Floating Rate Income Fund - Short Term Plan & Long Term Plan, an open-ended income scheme	<p><b>Investment Objective:</b> To generate regular income through investment in a portfolio comprising substantially of floating rate debt/money market instruments, fixed rate debt/money market instruments swapped for floating rate returns and fixed rate debt securities and money market instruments.</p> <p><b>Investment Strategy:</b> The net assets of the Scheme will be invested in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt instruments swapped for floating rate returns, and fixed rate debt instruments and money market instruments.</p> <p>The primary objective of this Scheme is to substantially minimise the interest rate risk for the investors. The fixed income derivative market has made considerable progress and has evolved into an excellent tool for risk management. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time. The Scheme will invest directly in floating rate debt instruments or will swap the returns from fixed rate instruments into floating rate returns or vice versa by the use of derivatives.</p> <p>The portfolio of the Short Term Plan will normally be skewed towards short term maturities with higher liquidity and the portfolio of the Long Term Plan will be normally skewed towards longer term maturities.</p>	STP- 7,628.72 LTP- 1,490.80	STP-14,845 LTP-4,020
HDFC Cash Management Fund-Treasury Advantage Plan, an open-ended income scheme	<p><b>Investment Objective:</b> To generate regular income through investments in debt securities and money market instruments.</p> <p><b>Investment Strategy:</b> The net assets of the Treasury Advantage Plan will be invested in debt securities and money market instruments. This Scheme is suitable for investors having a short-term investment horizon and seek high levels of liquidity for their investments. This Scheme would endeavour to generate regular returns commensurate with low levels of interest rate risk. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p>	30,048.10	42,152
HDFC Gilt Fund, an open-ended income scheme	<p><b>Investment Objective:</b> To generate credit risk free returns through investments in sovereign securities issued by the Central Government and/or a State Government.</p> <p><b>Investment Strategy:</b> The Scheme offers investors two separate Plans (i.e. Short Term Plan and Long Term Plan) representing investments made and held in two separate investment portfolios. The portfolios may differ in the portfolio allocation to a particular asset class and the issue held as well as in the average maturity of each portfolio.</p> <p><b>Short Term Plan:</b> It is proposed to invest the proceeds of the Short Term Plan in sovereign securities issued by the Central Government and/or a State Government with short to medium term residual maturities.</p> <p><b>Long Term Plan:</b> It is proposed to invest the proceeds of the Long Term Plan in sovereign securities issued by the Central Government and/or a State Government with medium to long term maturities.</p> <p>The Scheme will purchase securities in the public offerings, as well as those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme may also participate in auction of Government Securities.</p> <p>Being a dedicated Gilt Scheme, Investments will be restricted to Government of</p>	LTP- 30.26 STP-11.09	LTP-1,076 STP-504

**KEY INFORMATION MEMORANDUM (Contd.)**

Name & Type of Scheme	Particulars	Assets Under Management (AUM) as at May 31, 2010 (Rs. In Crores)	Number of Folios (Live Accounts) as at May 31, 2010
	India Dated Securities, Treasury Bills and State Government Dated Securities. Yields on these instruments are dynamic and change from time to time. Factors affecting the yields include the prevalent liquidity conditions, expectations on supply of these instruments from the issuers and the economic scenario.		
<p><b>HDFC Multiple Yield Fund (HMYF)</b>, an open-ended income scheme</p> <p><b>HDFC Multiple Yield Fund - Plan 2005 (HMYF'05)</b>, an open-ended income scheme</p>	<p><b>Investment Objective:</b> To generate positive returns over medium time frame with low risk of capital loss over medium time frame.</p> <p><b>Investment Strategy:</b> The net assets of the Scheme(s) will be invested primarily in fixed income securities and balance in equity and equity related instruments. The Scheme(s) target positive returns over medium time frame and aims to reduce the chances and extent of a capital depreciation over medium term holding period for the unit holder. The Scheme(s) aims to achieve this by adopting the following investment strategy:</p> <p>a) Invest around 85% of the net assets of the Scheme(s) in fixed income securities of roughly one year in case of HMYF (roughly 15 months in case of HMYF'05) maturity and adopt a predominantly buy and hold strategy. This will mean that over medium term irrespective of the interest rate movements, the Scheme(s) will earn returns that are nearly equal to the underlying yield on the bonds.</p> <p>b) Invest the balance nearly 15% of the net assets of the Scheme(s) in equities where the dividend yields are moderate to high. The investment focus will be on dividend yield stocks.</p> <p>Both a) and b) combined together represent two sources of yield on the entire portfolio. These two yields combined together are expected to reduce the chances and extent of a capital loss.</p> <p>The Scheme(s) intend to use derivative instruments such as Futures, Options, interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p>	<p>HMYF - 40.65</p> <p>HMYF'05 -39.20</p>	<p>HMYF - 2,740</p> <p>HMYF'05 - 2,547</p>
<p><b>HDFC MF Monthly Income Plan</b>, an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus.</p>	<p><b>Investment Objective:</b> To generate regular returns through investment primarily in debt and money market instruments. The secondary objective of the scheme is to generate long term capital appreciation by investing a portion of the scheme's assets in equity and equity related instruments.</p> <p><b>Investment Strategy:</b> The net assets of the Scheme will be invested primarily in debt securities and money market instruments and balance in equity and equity related instruments.</p> <ul style="list-style-type: none"> <li>• <b>Equity Investments:</b> The following are the five basic principles that serve as the foundation for this investment approach:                             <ol style="list-style-type: none"> <li>i) Focus on the long term;</li> <li>ii) Investments confer proportionate ownership;</li> <li>iii) Maintain a margin of safety;</li> <li>iv) Maintain a balanced outlook on the market;</li> <li>v) Disciplined approach to selling</li> </ol> </li> <li>• <b>Debt Investments:</b> The Scheme will retain the flexibility to invest in the entire range of debt instruments and money market instruments. Investment in Debt securities 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.</li> </ul>	<p>LTP - 6,397.61</p> <p>STP - 641.92</p>	<p>LTP - 138,434</p> <p>STP - 14,797</p>

• Existing Open-Ended Liquid Income Schemes of HDFC Mutual Fund:

Name & Type of Scheme	Particulars	Assets Under Management (AUM) as at May 31, 2010 (Rs. In Crores)	Number of Folios (Live Accounts) as at May 31, 2010
<p><b>HDFC Liquid Fund</b>, an open-ended liquid income scheme</p>	<p><b>Investment Objective:</b> To enhance income consistent with a high level of liquidity, through a judicious portfolio mix comprising of money market and debt instruments.</p> <p><b>Investment Strategy:</b> The net assets of the Scheme will be invested in debt securities and money market instruments with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. Consistent with the investment objectives of the Scheme, the AMC aims to identify securities which offer superior returns at lower level of risk while maintaining the liquidity profile. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p>	<p>6,075.97</p>	<p>9,161</p>

**KEY INFORMATION MEMORANDUM (Contd.)**

Name & Type of Scheme	Particulars	Assets Under Management (AUM) as at May 31, 2010 (Rs. In Crores)	Number of Folios (Live Accounts) as at May 31, 2010
<b>HDFC Cash Management Fund - Savings Plan &amp; Call Plan</b> , an open-ended high liquidity income scheme	<p><b>Investment Objective:</b> To generate optimal returns while maintaining safety and high liquidity.</p> <p><b>Investment Strategy:</b>  <b>Savings Plan</b>                      The Savings Plan is suitable for investors' especially institutional investors who have short-term savings/investment horizon and seek liquidity of their investment at short notice.</p> <p>The net assets of the Savings Plan will be invested in debt securities and money market instruments with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. The Plan may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p> <p><b>Call Plan</b>                      The net assets of the Call Plan will be invested in debt securities and money market instruments with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. Investments under the Call Plan would be made predominantly in Collateralised Borrowing &amp; Lending Obligations (CBLO), overnight reverse repos in Government securities and fixed income securities with overnight maturity/liquidity. The Plan may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p>	SP- 3,149.10 CP-14.11	SP-11,341 CP-140

• **Existing Open-Ended Interval Income Scheme of HDFC Mutual Fund:**

Name & Type of Scheme	Particulars	Assets Under Management (AUM) as at May 31, 2010 (Rs. In Crores)	Number of Folios (Live Accounts) as at May 31, 2010
<b>HDFC Quarterly Interval Fund</b> , an open-ended interval income scheme	<p><b>Investment Objective:</b> The investment objective of the Plans under the Scheme is to generate regular income through investments in Debt / Money Market Instruments and Government Securities.</p> <p><b>Investment Strategy:</b> The net assets of the Scheme will be invested in debt securities and money market instruments. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time. The Plan(s) under the Scheme open for subscription/ switch-in, without payment of any load at quarterly intervals.</p>	Plan A - 56.01 Plan B - 15.78 Plan C - 5.45	Plan A - 177 Plan B - 195 Plan C - 106

• **Differentiation From Existing Open-Ended Income Schemes of HDFC Mutual Fund :**

Interest rate risk, *inter alia*, is one of the key risks in fixed income portfolio. This risk is a function of change in market yields and the modified duration of the portfolio. Hence, maturity of portfolio determines the Scheme's risk profile. It is in this regard, that HDFC Short Term Opportunities Fund ("the Scheme") aims to cap the risk that the investor is taking. The portfolio of the Scheme is likely to be more concentrated in a particular segment / maturity bucket not exceeding 30 months based on macro economic analysis / interest rate outlook. None of existing open-ended income schemes of HDFC Mutual Fund have such a cap on portfolio maturity (not exceeding 30 months) and this is a key differentiator that shall influence returns over a period of time.

**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:

**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 securities, 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 securities, 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.
- Investment in 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.

- 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.
- Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.
- 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. 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.
- 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 yields. This may increase the risk of the portfolio.

- 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.
- 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 the Scheme Information Document.
- 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 amounting to substantial reduction in the earning capability of the Scheme.
- The Scheme at times may receive large number of redemption requests, leading to an asset-liability 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.

#### Risk Mitigation Strategy

- As the Scheme has a cap on maturity of a security, it shall anchor investors with a similar investment horizon. However to mitigate liquidity risk, the Scheme shall invest in marketable securities, which shall be used to meet redemption. On expectation of redemption in future, the Scheme may suitably increase cash / money market component.
- Fixed Income schemes/portfolios having predominant or higher proportion in securities with maturities of more than 30 months bucket are likely to have more volatility. This Scheme may have relatively lower volatility since interest rate risk has been capped by limiting the maturity of the securities to a period not exceeding 30 months.

#### Risk factors associated with investing in Foreign Securities

- **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:**  
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.

#### 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.

#### Risk factors associated with investing in Securitised Debt

The Risks involved in Securitised Papers described below are the principal ones and does not represent that the statement of risks set out hereunder is exhaustive.

- **Limited Liquidity & Price Risk**  
There is no assurance that a deep secondary market will develop for the Certificates. This could limit the ability of the investor to resell them.
- **Limited Recourse, Delinquency and Credit Risk**  
The Credit Enhancement stipulated represents a limited loss cover to the Investors. These Certificates represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the Certificate Holders against the Investors' Representative. Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Investor Payouts to the Certificate Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of a Obligor to repay his obligation, the Servicer may repossess and sell the Asset. However many factors may affect, delay or prevent the repossession of such Asset or the length of time required to realise the sale proceeds on such sales. In addition, the price at which such Asset may be sold may be lower than the amount due from that Obligor.
- **Risks due to possible prepayments and Charge Offs**  
In the event of prepayments, investors may be exposed to changes in tenor and yield. Also, any Charge Offs would result in the reduction in the tenor of the Pass Through Certificates (PTCs).
- **Bankruptcy of the Swap Bank**  
If the Swap Bank, becomes subject to bankruptcy proceedings then an Investor could experience losses or delays in the payments due under the Interest Rate Swap Agreement.

#### Risk of Co-mingling

With respect to the Certificates, the Servicer will deposit all payments received from the Obligors into the Collection Account. However, there could be a time gap between collection by a Servicer and depositing the same into the Collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the Loan Agreements may not be segregated from other funds of originator. If originator in its capacity as Servicer fails to remit such funds due to Investors, the Investors may be exposed to a potential loss.

#### 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.

#### Plans and Options

Plans : Nil  
Options : • Growth Option • Dividend Option.  
Dividend Option offers Payout and Reinvestment facility.

#### Applicable NAV (after the Scheme opens for Repurchase and Sale)

The NAV applicable for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted.

#### Applicable NAV for Purchases including Switch-Ins:

- In respect of valid applications received upto 3 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the official Point/s of acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable.
- In respect of valid applications received after 3 p.m. on a Business Day by the Fund alongwith a local cheque or a demand draft payable at par at the official Point/s of acceptance where the application is received, the closing NAV of the next Business Day shall be applicable. • However, in respect of valid applications with outstation cheques/ demand drafts not payable at par at the official Point/s of acceptance where the application is received, closing NAV of the day on which cheque/demand draft is credited shall be applicable. • Further, in respect of valid applications for purchase of units with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day (or immediately following Business Day if that day is not a Business Day) on which the funds are available for utilization shall be applicable.

**Applicable NAV for Redemptions including Switch-Outs:**

• 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.

**Minimum Application Amount / Number of Units**

Purchase	Additional Purchase	Repurchase
Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or a minimum of 50 Units.

**Despatch of Repurchase (Redemption) Request**

Within 10 working days of the receipt of the redemption request at the official points of acceptance of HDFC Mutual Fund.

**Benchmark Index**

CRISIL Short-Term Bond Fund Index

**Dividend Policy**

It is proposed to declare dividends subject to availability of distributable profits, as computed in accordance with SEBI (Mutual Funds) Regulations, 1996.

Dividends, if declared, will be paid (subject of deduction of tax at source, if any) to those unit holders whose names appear in the register of unit holders on the notified record date. The Dividend Warrants shall be despatched within 30 days of the declaration of the dividend. In the event of failure of dispatch of dividend within the stipulated 30 day period, the AMC shall be liable to pay interest @ 15 per cent per annum to the unit holders. The AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will inter alia, depend on the availability of distributable profits as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. The decision of the Trustee in this regard shall be final.

There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor that dividends will be paid regularly. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid.

**Name of the Fund Manager(s)**

Mr. Anil Bamboli.

Mr. Anand Laddha (Dedicated Fund Manager for Overseas Investments)

**Name of the Trustee Company**

HDFC Trustee Company Limited

**Performance of the Scheme**

This Scheme is a new scheme and does not have any performance track record.

**Expenses of the Scheme****(i) Load Structure****a) New Fund Offer Period**

**Entry Load : Not Applicable.**

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.

**Exit Load :**

- In respect of each purchase/switch-in of units, an Exit load of 0.25% is payable if units are redeemed/ switched out within 1 month from the date of allotment.
- No Exit Load is payable if units are redeemed/ switched-out after 1 month from the date of allotment.

**b) Continuous Offer**

**Entry Load: Not Applicable.**

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.

**Exit Load:**

- In respect of each purchase/switch-in of units, an Exit load of 0.25% is payable if units are redeemed/ switched out within 1 month from the date of allotment.
- No Exit Load is payable if units are redeemed/ switched-out after 1 month from the date of allotment.

**(ii) Recurring Expenses (% of weekly average Net Assets)**

- First Rs. 100 crores : 2.25%
- Next Rs. 300 crores : 2.00%
- Next Rs. 300 crores : 1.75%
- Balance : 1.50%

**Waiver of Load for Direct Applications**

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 NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on [www.hdfcfund.com](http://www.hdfcfund.com) and [www.amfiindia.com](http://www.amfiindia.com). Investors may also contact any of the Investor Service Centres of HDFC Mutual Fund.

**For Investor Grievances, Please contact**

Investors may contact any of the Investor Service Centres (ISCs) of the AMC for any queries / clarifications at telephone number 60006767 (Do not prefix STD Code) or 1800 233 6767 (toll free), Fax number. (022) 22821144, e-mail: <a href="mailto:cliser@hdfcfund.com">cliser@hdfcfund.com</a> . Investors can also post their grievances/feedback/ suggestions on our website <a href="http://www.hdfcfund.com">www.hdfcfund.com</a> under the section 'Customer Care' appearing under 'Contact Us'. The Head Office of the AMC will follow up with the respective ISCs to ensure timely redressal and prompt investor services. Mr. John Mathews, Head - Client Services can be contacted at Mistry Bhavan, 2nd Floor, 122, Dinsha Vachha Road, Churchgate, Mumbai - 400 020 at telephone number (Direct) (022) 66316301 or telephone number (Board) (022) 66316333. His e-mail contact is: <a href="mailto:jmathews@hdfcfund.com">jmathews@hdfcfund.com</a>	<b>Registrar and Transfer Agent :</b> Computer Age Management Services Pvt. Ltd., Unit: HDFC Mutual Fund 5th Floor, Rayala Tower, 158, Anna Salai, Chennai - 600 002. Telephone No: 044-30212816 Fax No: 044-42032955 Email: <a href="mailto:enq_h@camsonline.com">enq_h@camsonline.com</a>
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**Unit holder's Information**

**Account Statements:** Account Statement stating the number of Units will be sent by ordinary post and /or electronic mail (if so mandated) to Unit Holder's within the following periods:

- NFO subscription: The mailing of account statements reflecting the allotments will be completed within 30 days from the date of closure of the NFO Period.
- New or additional subscription as well as Redemption / Switch of Units: The Account Statement reflecting the new or additional subscription as well as Redemption / Switch of Units shall be despatched to the Unit holder within 30 days from the date of receipt of request from the Unit holder. However, under normal circumstances, the Mutual Fund shall endeavour to dispatch the Account Statement within 3 Business Days from the date of the receipt of request from the unit holder.
- Annual Account Statement: The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.

For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

**Annual Financial Results:** The Scheme wise annual report or an abridged summary thereof shall be mailed (e-mailed if opted / requested) to all Unit holders not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. These results shall also be displayed on the website of the Mutual Fund on [www.hdfcfund.com](http://www.hdfcfund.com) and Association of Mutual Funds in India (AMFI) on [www.amfiindia.com](http://www.amfiindia.com)

**Half Yearly Unaudited Financial Results:** Half Yearly Unaudited Financial Results shall be published in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated before expiry one month from the close of each half-year, that is on March 31 and September 30. It is also displayed on the website of the Mutual Fund on [www.hdfcfund.com](http://www.hdfcfund.com) and Association of Mutual Funds in India (AMFI) on [www.amfiindia.com](http://www.amfiindia.com)

**Half Yearly Portfolio Disclosure:** Full portfolio in the Prescribed format shall be disclosed either by publishing it in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated or by sending it to the Unit Holders within one month from the end of each half-year, that is as on March 31 and September 30. It is also displayed on the website of the Mutual Fund on [www.hdfcfund.com](http://www.hdfcfund.com) and Association of Mutual Funds in India (AMFI) on [www.amfiindia.com](http://www.amfiindia.com)

## CAMS – OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS (For ongoing Transactions)

**A. List of Investor Service Centres (ISCs) of Computer Age Management Services Pvt. 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 Limited / 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 Liquid Schemes/ Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan and Premium Plus Plan and HDFC Cash Management Fund - Savings Plan & Call Plan.**

**ANDHRA PRADESH :** 208, II Floor, Jade Arcade, Paradise Circle, **Secunderabad - 500 003.** 47/9 / 17, 1st Floor, 3rd Lane., Dwaraka Nagar, **Visakhapatnam - 530 016.** • **BIHAR:** Kamlaye Shobha Plaza (1st Floor), Behind RBI, Near Ashiana Tower, Exhibition Road, **Patna - 800 001.** • **GOA:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M.G. Road, **Panaji, Goa - 403 001.** • **GUJARAT:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, **Ahmedabad - 380 006.** 1st Floor, B Wing, Katira Complex, RTD Circle, **Bhuj - 370 001.** Office 207 - 210, Everest Building, Opp. Shastri Maidan, Limda Chowk. **Rajkot - 360 001.** Plot No-629, 2nd Floor, Office No. 2-C / 2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp. Dhiraj Sons, Athwalines, **Surat - 395 001.** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, **Vadodara - 390 007.** • **JHARKAND :** Millennium Tower, S-4 Ground Floor, R- Road, Bistupur, **Jamshedpur - 831 001.** • **KARNATAKA :** Trade Centre, 1st Floor, 45, Dikens Road (Next to Manipal Centre), **Bangalore - 560 042.** # 145, 1st Floor, 60 ft Road, 5th Block, Koramangala, **Bangalore - 560 034.** # 493, 1st Floor, 4th Cross, 2nd Main, Sampige Road, Malleshwaram, **Bangalore - 560 003.** G & 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, **Mangalore - 575 003.** • **KERALA :** 40 / 9633 D, Veekshanam Road, Near International Hotel, **Kochi - 682 035.** • **MAHARASHTRA :** Ground Floor, Rajabhadur Compound, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, **Mumbai - 400 023.** 145 Lendra Park, Behind Shabari, Near Ramdaspeth, **Nagpur - 440 010.** Nirmitti Eminence, Off No. 6, 1st Floor, Opp. Abhishek Hotel, Mehandale Garage Road, Erandawane, **Pune - 411 004.** • **MADHYA PRADESH:** Plot No. 13, Major Shopping Center, Zone - 01, M.P. Nagar, **Bhopal - 462 011.** 101, Shalimar Corporate Centre, 8-B, South Tukoganji, Opp. Green Park, **Indore - 452 001.** • **NEW DELHI :** 304-305, III Floor, Kanchenjunga Building, 18, Barakhamba Road, **New Delhi - 110 001.** • **ORISSA :** Plot No. - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, **Bhubaneswar - 751 001.** • **PUNJAB :** SCO 80-81, IIIrd Floor, Sector 17 C, **Chandigarh - 160 017.** Shop no. 20-21 (Ground Floor), Prince Market, Near Traffic Lights, Sarabha Nagar Pali, Pakhowal Road, P.O: Model Town, **Ludhiana - 141 002.** • **RAJASTHAN:** G-III, Park Saroj, Behind Ashok Nagar Police Station, R-7, Yudhisthir Marg, C-Scheme, **Jaipur - 302 001.** 1/5, Nirmal Tower, 1st Chopasani Road, **Jodhpur - 342 003.** • **TAMIL NADU :** 66, Lokmanya Street (West), Ground Floor, R. S. Puram, **Coimbatore - 641 002.** 178/10, Kodambakkam High Road, Opp. Hotel Palm Grove, Nungambakkam, **Chennai - 600 034.** • **UTTAR PRADESH:** 106 - 107 - 108, 1st Floor, IInd Phase, City Centre, 63/2, The Mall, **Kanpur - 208 001.** B-20, Sector - 16, Near Metro Station, **Noida - 201 301.** Off# 4, 1st Floor, Centre Court, 5, Park Road, Hazratganj, **Lucknow - 226 001.** • **WEST BENGAL :** Lords Building, 7/1, Lord Sinha Road, Ground Floor, **Kolkata - 700 071.**

**B. List of Transaction Points of Computer Age Management Services Pvt. 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 Limited / HDFC Asset Management Company Ltd. (Investor Service Centres for HDFC Mutual 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.** Door No: 21/598, Palampapaiah Street, Near Ganjikutla, Pandurangiah Dental Clinic, 7 Roads Circle, **Kadapa - 516 001.** No.33-1, 44 Sri Sathya Complex, Main Road, **Kakinada - 533 001.** H. No.7-1-257, Upstairs S.B.H, Mankamthota, **Karimnagar - 505 001.** H. No. 43/8, Upstairs, Uppindi Arcade, N R Peta, **Kurnool - 518 004.** 97/56, 1st Floor, Immedietty Towers, Ranganayakulapet Road, Santhepet, **Nellore - 524 001.** No. 5-6-209, Saraswathi Nagar, **Nizamabad - 503 001.** D. No. 7-27-4, Krishna Complex, Baruvarti Street, T. Nagar, **Rajahmundry - 533 101.** Door No. 5 - 6 - 2, Puniyapur Street, Palakonda Road, Near Krishna Park, **Srikulakam - 532 001.** Shop No.14, Boligala Complex, 1st Floor, Door No. 18-8-418, Near Leela Mahal Circle, Tirumala Bye Pass Road, **Tirupathi - 517 501.** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, **Vijayawada - 520 010.** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, **Warangal - 506 001.** • **ASSAM :** Old Post Office Lane, Bye Lane No 1, Rehabori, **Guwahati - 781 008.** Sanairen Lohia Road, 1st Floor, **Tinsukia - 786 125.** • **BIHAR :** Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, **Bhagalpur - 812 002.** Shahi Complex, 1st Floor, Near BR Memorial Hospital, V.I. P. Road, Benta, Laheriaasari, **Darbhanga - 846 001.** Brahman Toll, Durga Asthan, Gola Road, **Muzaffarpur - 842 001.** • **CHHATTISGARH :** 209, Khichariya Complex, Near Nehru Nagar SC, **Bhilai - 490 020.** Beside HDFC Bank, Link Road, **Bilaspur - 495 001.** Tel: (7752) 327 886 / 887. C-23, Sector 1, Devendra Nagar, **Raipur - 492 004.** • **GOA :** Viriginka Chambers, 1st floor, Near Kamat Milan Hotel, New Market, Near Lily Garments, Old. Station Road, **Margao - 403 601.** • **GUJARAT :** No. 101, A P Towers, B/H Sardar Gunj, Next to Nathwani Chambers, **Anand - 388 001.** 305-306, Sterling Point, Wagahwadi, Opp. HDFC Bank, **Bhavnagar - 364 002.** G - 34, Ravi Complex, Valia Char Rasta, G.I.D.C. Ankleshwar, **Bharuch - 393 002.** Office No. 17, 1st Floor, Municipal Bldg, Opp. Hotel Prince Station Road, **Bhuj - 370 001.** 217/218, Manek Centre, P. N. Marg, **Jamnagar - 361 001.** Circle Chowk, Near Choksi Bazar Kaman, **Junagadh - 362 001.** D-78 First Floor, Near Durga Bazar, Near Railway Crossing, **Himmatnagar - 383 001.** 1st Floor, Subhadra Complex, Urban Bank Road, **Mehsana - 384 002.** 108, Galaxy Complex, Opp. K.K. Steel, Sanala Road, **Morbi - 363 641.** Dinesh Vasani & Associates, 103-Harekrishna Complex, Above IDBI Bank, Near Vasant Talkies, Chinnabadi Road, **Navasari - 396 445.** Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, **Palanpur - 385 001.** 1st Floor, Silver Complex, S.T. Road, **Porbandar - 360 575.** 2 M I Park, Near Commerce College, Wadhwan City, **Surenhranagar - 363 035.** Gita Nivas, 3rd Floor, Opp. Head Post Office, Halar Cross Lane, **Valsad - 396 001.** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, **Vapi - 396 195.** Opp. to Lohanan Mahajan Wadi, Satti Bazar, **Veraval - 362 265.** Junagadh District. • **HARYANA :** Opposite PEER, Bal Bhawan Road, **Ambala City - 134 003.** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, **Faridabad - 121 001.** SCO - 16, First Floor, Sector - 14, **Gurgaon - 122 001.** 12, Opp. Bank of Baroda, Red Square Market, **Hisar - 125 001.** 83, Devi Lal Shopping Complex, Opp. ABN AMRO Bank, G. T. Road, **Panipat - 132 103.** 205, 2nd Floor, Bldg No. 2, Munjal Complex, Delhi Road, **Rohtak - 124 001.** Shop No. 5, PP Tower, Ground Floor, Opp. Income Tax Office, **Sonepat - 131 001.** Yamuna Nagar - 135 001. • **HIMACHAL PRADESH :** 1st Floor, Opp. Panchayat Bhawan Main Gate, Bus Stand, **Shimla - 171 001.** • **JAMMU & KASHMIR :** 660 - A, Near Digdal Wares Lane, Opposite Dushara Ground, Front Gate Gandhi 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, Bank More, 111, 1st Floor, Bank More, **Dhanbad - 826 001.** Municipal Market, Annanda Chowk, **Hazaribagh - 825 301.** 223, 1st Floor, Tirath Mansion, (Near Over Bridge), Main Road, **Ranchi - 834 001.** • **KARNATAKA :** No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumataji Motors, Station Road, Near Basaveshwar Circle, **Balgolkot - 587 101.** Tanish Tower, CTS No. 192/A, Gururwar Peth, Tilakwadi, **Belgaum - 590 006.** No. 18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvati Nagar Main Road, **Bellary - 583 101.** # 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P J Extension, **Davangere - 577 002.** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, **Gulbarga - 585 101.** No. 206 & 207, 'A' Block, 1st Floor, Kundagol Complex, Opp. Court, Club Road, **Hubli - 580 029.** Academy Annex, First Floor, Opposite Corporation Bank, Uppendra Nagar, **Manipal - 576104.** No.3, 1st Floor, CH.26, 7th Main, 5th Cross (Above Trishakti Medicals) Saraswati Puram, **Mysore - 570 009.** # 12 - 10 - 51 / 3C, Maram Complex, Besides State Bank of Mysore, Basaveshwar Road, **Raichur - 584 101.** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, **Shimoga - 577 201.** • **KERALA :** Building No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, **Alleppey - 688 001.** Room No. 14/435, Casa Marina Shopping Centre, Talap, **Kannur - 670 004.** Kochupilamoodu Junction, Near V.L.C. Beach Road, **Kollam - 691 001.** Building No.: KMC IX / 1331 A, Opp. Malayala Manorama, Railway Station Road, Thekkummoottil, **Kottayam - 686 001.** 29/97G, 2nd Floor, Gulf Air Building, Mavoor Road, **Kozhikode - 673 016.** 10 / 688, Sreedevi Residency, Mettupalayam Street, **Palakkad - 678 001.** Adam Bazar, Room No. 49, Ground Floor, Rice Bazar (East), **Thrissur - 680 001.** R. S. Complex, Opp. LIC Building, Pattom, P.O., **Trivandrum - 695 004.** Central Tower, Above Indian Bank, Cross Junction, **Thiruvalla - 689 101.** • **MADHYA PRADESH :** 1st Floor, Singhal Bhawan, Behind Royal Plaza, Daji Vitthal Ka Bada, Old High Court Road, **Gwalior - 474 001.** 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, **Jabalpur - 482 001.** 1st Floor, Shiva Complex, Bharat Talkies Road, **Itarsi - 461 111.** 81, Bajaj Khanna, **Ratlam - 457 001.** Opp. Somani Automobiles, Bhagwanpatti, **Sagar - 470 002.** 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, **Satna - 485 001.** • **MAHARASHTRA :** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, **Ahmednagar - 414 001.** Opp. RLT Science College, Civil Lines, **Akola - 444 001.** 81, Gulsham Tower, Near Panchsheel, **Amaravati - 444 601.** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, **Aurangabad - 431 001.** Above Mustafa Décor, Hakim Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, **Chandrapur - 422 402.** H. No. 1793 / A, J.B. Road, Near Tower Garden, **Dhule - 424 001.** Shri Talkies Road, **Gondia - 441 601.** 70, Navipeth, Opp. Old Bus Stand, **jalgaon - 425 001.** Shop No: 11, 1st Floor, Ashok Plaza, Opp. Magistic Talkies, Subhash Road, **Jalna - 431 203.** AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, **Kolhapur - 416 001.** Kore Complex, 2nd Cross Kapad Line, Near Shegaur Patansantha, **Latur - 415 512.** Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, **Nanded - 431 605.** Raturang Bungalow, 2, Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, **Nasik - 422 005.** Mahavir Centre, Office No. 17, Plot No. 77, Sector - 17, Vashi, **Navi Mumbai - 400 703.** Kohinoor Complex, Near Natya Theatre, Nachane Road, **Ratnagiri - 415 639.** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, **Satara - 415 002.** 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, **Solapur - 413 001.** Opp. Rampan Cycle Industries, Krishna Nagar, **Wardha - 442 001.** Puspam, Tilakwadi, Opp. Dr. Shrotri Hospital, **Yavatmal - 445 001.** • **MEGHALAYA :** LDB Building, 1st Floor, G. S. Road, **Shillong - 793 001.** • **ORISSA :** Similipada, **Angul - 759 122.** B. C. Sen Road, **Balasoore - 756 001.** Gandhi Nagar Main Road, 1st Floor, Upstairs of Aroon Printers, **Berhampur - 760 001.** Cantonment Road, **Cuttack - 753 001.** 1st Floor, Mangal Bhawan, Phase II, Power House Road, **Rourkela - 769 001.** Opp. Town High School, Sansarak, **Sambalpur - 768 001.** • **PONDICHERRY :** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), **Pondicherry - 605 001.** • **PUNJAB :** 378-Majithia Complex, 1st Floor, M. M. Malviya Road, **Amritsar - 143 001.** 2907 GH, GT Road, Near Zilla Parishad, **Bhatinda - 151 001.** Near Archies Gallery, Shimla Pahari Chowk, **Hoshiarpur - 146 001.** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, **Jalandhar - 144 001.** Ground Floor, Adjoining TATA Indicom Office, Dutta Road, **Moga - 142 001.** 35, New Lal Bagh Colony, **Patiala - 147 001.** SCF 17, Zail Singh Nagar, **Ropar - 140 001.** • **RAJASTHAN :** Shop No. 5-5, Second Floor, Swami Complex, **Ajmer - 305 001.** 256 - A, Scheme No. 1, Arya Nagar, **Alwar - 301 001.** C/o. Kodwani & Associates, F-20-21 Apsara Complex, Azad Market, **Bhilwara-311 001.** F. 4, 5, Bothra Complex, Modern Market, **Bikaner - 334 001.** 187 Nana Sanga Market, **Chittorgarh - 312 001.** 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 :** 94, Kandasami Vathyar Street, Near Municipal Office, **Dharmapuri - 636 701.** 171-E, Sheshaiyer Complex, First Floor, Agharam Street, **Erode - 638 001.** Shop No. 8, J. D. Plaza, Opp. TNEB Office, Royakotta Road, **Hosur - 635 109.** 126 GVP Towers, Kovai Road, Basement of Axis Bank, **Karur - 639 002.** Jailani Complex, 47, Mutt Street, **Kumbakonam - 612 001.** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. to District Registrar Office, Trichy Road, **Namakkal - 637 001.** 86/71-A, Tamil Sangam Road, **Madurai - 625 001.** No. 2, 1st Floor, Vivekanand Street, New Fairland, **Salem - 636 016.** 1112, West Main Street, **Tanjore - 613 009.** 1st Floor, Mano Prema Complex, 182/6, S.N. High Road, **Tirunelveli - 627 001.** No. 1 (1), Binny Compound, 2nd Street, Kumanar Road, **Tiruppur - 641 601.** No. 8, 1st Floor, 8th Cross West Extn., Thillainagar, **Trichy - 620 018.** No.54, 1st Floor, Pillaiyar Koil Street, Thottapalayam, **Vellore - 632 004.** 1-A/25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, **Tuticorin - 628 008.** D. No. 59A/1, Railway Feeder Road, (Near Railway Station), **Rajapalayam - 626 117.** • **TRIPURA :** Krishnanagar, Advisor Chowmuhani (Ground Floor), **Agartala - 799 001.** • **UTTAR PRADESH :** F-39/203, Sky Tower, Sanjay Place, **Agra - 282 002.** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, **Aligarh - 202 001.** 7, 1st Floor, Bihari Bhawan, S. S. P. Marg, Civil Lines, **Allahabad - 211 001.** F-62, 6/3, IInd Floor, Butler Plaza Commercial Complex, Civil Lines, **Bareilly - 243 001.** 64, Cantonment, Near GPO, **Faizabad - 224 001.** 207/A - 14, 2nd Floor, Devika Chamber RDC Rajnagar, **Ghaziabad - 201 002.** Shop No. 3, 2nd Floor, Cross Road, A. D. Chowk Bank Road, **Garakhpur - 273 001.** Opp. SBI Credit Branch, Babu Lal Karkhana Compound, Gwalior Road, **Jhansi - 284 001.** 159 / 160, Vikas Bazar, **Mathura - 281 001.** B-612 'Sudhakar', Lajpat Nagar, **Moradabad - 244 001.** 108, 1st Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, **Meerut - 250 002.** 17, Anand Nagar Complex, **Rae Bareilly - 229 001.** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, **Saharanpur - 247 001.** 967, Civil Lines, Near Pant Stadium, **Sultanpur - 228 001.** C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, **Varanasi - 221 002.** • **UTTARAKHAND :** 399/1 Judagar Road, 33 Civil Lines, **Roorkee - 247 667.** Durga City Centre, Nainital Road, **Haldwani - 263 139.** Arya Nagar, Near Arya Kanya School, **Sitapur - 261 001.** • **UTTARANCHAL :** 204/121, Nari Shilp Mandir Marg, Old Coochnag 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.** SN-10, Ambedkar Sarani, City Centre, **Durgapur - 713 216.** 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, **Haldia - 721 602.** A - 1/50, Block - A, **Kalyani - 741 235.** Shivhare Niketan, H. No. 29/11, Ward No. 15, Malancha Main Road, Opposite UCX Bank, **Kharagpur - 721 301.** AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kestopur, **Kolkata - 700 101.** 33, C.R. Avenue, 2nd Floor, Room No. 13, **Kolkata - 700 012.** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, **Kalpa - 732 101.** No. 8, Swamiji Sarani, Ground Floor, Hakimpura, **Siliguri - 734 401.**

**C. List of Collection Centres of Computer Age Management Services Pvt. Ltd. (CAMS), Registrar & Transfer Agents of HDFC Mutual Fund. These Collection Centres will be in addition to the existing points of acceptance at the offices of HDFC Limited / HDFC Asset Management Company Ltd. (Investor Service Centres for HDFC Mutual Fund). These Collection Centres will not accept purchase transactions vide high value cheques. These CCs will accept Applications from Monday to Friday between 12 p.m. to 3 p.m. only.**

**GOA :** Office No. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank Ltd, Angod, **Mapusa - 403 507.** Tel No: 09326126122 • **GUJARAT :** F-108, Rangoli Complex, Station Road, **Bharuch - 392 001.** Tel No.: 9825304183. 8, Ravi Kiran Complex, Ground Floor, Nanakumbh Nath Road, **Nadiad - 387 001.** Tel No: (02692) 325071/320704. 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, **Unjha - 384 170.** Tel No: (02762) 323 985 / 117. • **HARYANA :** 7, 1st Floor, Kunjapura Road, Opp. Bata Showroom, **Karnal - 132 001.** Tel. No.: 09813999809 • **MAHARASHTRA :** 3, Adelaide Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, **Bhusawal - 425 201.** 12/178 Behind Congress Committee Office, Ichalkaranji, **Kolhapur District - 416 115.** 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, **Andheri (E), Mumbai - 400 069.** Tel. No.: (022) 25261431. Diwan Niketan, 313, Radhakrishna Vashahat, Opp. Hotel Suruchi, Near S.T. Stand, **Sangli - 416 416.** Tel No.: 09326016616. • **WEST BENGAL :** Gagananchal Shopping Complex, Shop No. 36 (Basement), 37, Dr. Abani Dutta Road, Salkia, **Howrah - 711 106.** Tel. No.: 9331737444. 33, C.R. Avenue, 2nd Floor, Room No. 13, **Kolkata - 700 012.** Tel. No.: 09339746915.

**\*\* This CC will accept Applications from Monday to Friday between 12 p.m. to 3 p.m. only**

**CAMS AS THE OFFICIAL POINT OF ACCEPTANCE FOR ELECTRONIC TRANSACTIONS :** CAMS, Registrar & Transfer Agents to HDFC Mutual Fund having its office at Rayala Tower, 158, Anna Salai, Chennai - 600 002, will be the official point of acceptance for electronic transactions received from specified banks, financial institutions, etc. (mobilized on behalf of their clients) with whom HDFC Asset Management Company Limited (AMC) has entered or may enter into specific arrangements for purchase / sale / switch of units. Additionally, secured internet sites operated by CAMS will also be official point of acceptance.

**Risk Factors:** All mutual funds and securities investments are subject to market risks and there can be no assurance that the Scheme's objectives will be achieved and the NAV of the Scheme may go up or down depending upon the factors and forces affecting the securities market. Past performance of the Sponsors and their affiliates / AMC / Mutual Fund and its Scheme(s) do not indicate the future performance of the Scheme of the Mutual Fund. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor that dividends will be paid regularly. Investors in the Scheme are not being offered any guaranteed / assured returns. The NAV of the units issued under the Scheme may be affected, inter-alia by changes in the interest rates, trading volumes, settlement periods, transfer procedures and performance of individual securities. The NAV will inter-alia be exposed to Price / Interest Rate Risk and Credit Risk. **HDFC Short Term Opportunities Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme, its future prospects and returns. Please read the Scheme Information Document and Statement of Additional Information before investing.** In view of the individual nature of tax consequences, each investor is advised to consult his/her professional tax advisor. Applications would be accepted at official points of acceptance and on-going redemptions can be made at the official points of acceptance on all Business Days at NAV based prices. The AMC will calculate and publish NAVs on all Business Days.

**Statutory Details:** HDFC Mutual Fund has been set up as a trust sponsored by Housing Development Finance Corporation Limited and Standard Life Investments Limited (liability restricted to their contribution of Rs. 1 lakh each to the corpus) with HDFC Trustee Company Limited as the Trustee (Trustee under the Indian Trusts Act, 1882) and with HDFC Asset Management Company Limited as the Investment Manager.

# HDFC ASSET MANAGEMENT COMPANY LIMITED (HDFC AMC LIMITED)- INVESTOR SERVICE CENTRES/ OFFICIAL POINTS OF ACCEPTANCE (During NFO Period and for ongoing Transactions)

**ANDHRA PRADESH :** HDFC AMC Limited, 6-3-883/7, IInd Floor, Sapphire Square, Somajiguda, **Hyderabad - 500 282.** Tel. : 040 - 23417401 / 02 / 03 / 04 / 05, Fax : 040 -23417407. HDFC AMC Limited, 18-2-299/B, 1st Floor, Leela Mahal Circle, Tirumala Bypass Road, **Tirupati - 517 507.** Tel. : (0877) 2222 871 / 872 / 873 / 874, Fax No. : (0877) 2222689. HDFC AMC Limited, 2nd Floor, Centurion Bank Complex, Near Benz Circle, M. G. Road, **Vijayawada-520 010.** Tel. No. : (0866)- 3988029. HDFC AMC Limited, First Floor, Saigopal Arcade, Waltair Main Road, Sripuram, **Visakhapatnam - 530 003.** Tel. No. : (0891) 2769636, 6450306 / 9685 / 7584, Fax. No. : (0891) 2738728. HDFC AMC Limited, 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) 2566010. **ASSAM :** HDFC AMC Limited, Premises- 1C, 1st Floor, Ganpati Enclave, G.S.Road, **Guwahati-781 007.** Tel. No. : (0361)-2464759/60. Fax No. : (0361)-2464758. **BIHAR :** HDFC AMC Limited, Ishwari Complex, 1st Floor, Dr. Rajendra Prasad Road, **Bhagalpur - 812 002.** Tel. No. : (0641) 2300 390, Fax No. : (0641) 2300391. HDFC AMC Limited, C/o Hera Enclave (Adjacent to Sahara Uniqe Showroom), Mezzanine Floor, New Dak Bunglow Road, **Patna - 800 001.** Tel. : 0612 - 2230540/3201439, Telefax: 0612 - 2200747. **CHHATTISGARH :** Ground Floor, Chawla Complex, Devendra Nagar, Sai Nagar Road, Near Vanijiya Bhawan, Near Indhira Gandhi Square, **Raipur - 492 001.** Tel: (0771) 4020 167 / 168. **GOA :** HDFC AMC Limited, Ground Floor, G3 & G4, Jivottam, Minguel Miranda Road, Off. Abade Faria Road, **Margao - 403 601.** Salcete. Tel. : (0832) 2737410 / 11. Fax : (0832) 2736477. HDFC AMC Limited, S1, Second Floor, Above Axis Bank, Edcon Centre, Angod, **Mapusa - 403 507.** Bardez, Goa. Tel: (0832) 2253 460 / 461, Fax: (0832) 2253465. HDFC AMC Limited, 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 Limited, 6, Ground Floor, Pereira Chambers, Padre Jose Vaz Road, **Vasco - 403 802.** Mormugao. Tel.No. : (0832) 2513 402 / 406, Fax No. : (0832) 2513448. **GUJARAT :** HDFC AMC Limited, 2nd Floor, Megha House, Besides GRUH House, Mithakali Six Roads, **Ahmedabad - 380 009.** Tel. : 079 - 4005005 / 66, Fax : 079 - 4005056. HDFC AMC Limited, Maruti Sharanam, No.117, 1st Floor, Anand-Vidhyanagar Road, Opposite Nandbhumi Party Plot, **Anand - 388 001.** Tel. : (02692) - 398200, Fax : (02692) - 398222. HDFC AMC Limited, 3rd Floor, Shreemangalam Complex, Above IBI Bank, Patel Society Road, Ward No. 1, Kasak Circle, **Bharuch - 392 012.** Tel. : (0264) 2227205, Fax : (0264) 2227206. HDFC AMC Limited, 2nd Floor, Gangotri Plaza, Opposite Dakinamurti School, Vaghavadi Road, **Bhavnagar - 364 001.** Tel. : (0278) - 3988029, Fax : (0278) - 3984039. HDFC AMC Limited, 1st Floor, B VVing, Katira Complex, RTO Circle, **Bhuj - 370 001.** Tel. No: (02832) 223 223, Fax No: (02832) 251. 946 HDFC AMC Limited, 2nd Floor, Keshav Complex, P N Marg, Opposite Dhanvantry, **Jamnagar - 361 001.** Tel. : (0288) - 3988029, Fax : (0288) - 3982426. HDFC AMC Limited, 2nd Floor, Rajendra Estate, State Highway, **Mehsana - 384 002.** Tel. : (02762) 302000. HDFC AMC Limited, 2nd Floor, Shiv Darshan, Dr. Radha Krishnan Road, 5, Jagnach, Plot Corner, **Rajkot - 360 001.** Tel. : 0281- 6624881 / 82, Fax : 0281 - 6624883. HDFC AMC Limited, U1 - U3, Jolly Plaza, Opp. Athwa Gate Police Station, Athwa Gate, **Surat - 395 001.** Tel. : 0261 - 2460082 / 83, Fax : 0261 - 2460091. HDFC AMC Limited, Upper Ground Floor, Gokulesh, R. C. Dutt Road, **Vadodra - 390 007.** Tel. : 0265 - 6621110 / 20, Fax : 0265 - 6621150. HDFC Asset Management Company Limited, 5-B, 2nd Floor, Sapphire Building, Daulatanagar, Chala-Vapi Road, **Vapi - 396 191.** Tel. No: (0260) 3983900, Fax : (0260) 3983908. **HARYANA :** HDFC AMC Limited, TA - 12A, 15-18, Third Floor, Crown Plaza, Sector 15A, Mathura Road, **Faridabad - 121 001.** Tel. : (0124) 2221 338 / 339 / 341 / 342 / 343, Fax No. : (0129) 2221340. HDFC Asset Management Company Limited, Premises 102, 1st Floor, Vipul Agora, MG Road, **Gurgaon - 122 002.** Tel. No: (0124) 2560 450 - 54 Fax : (0124) 2560455 HDFC AMC Limited, 1175 B Royal 1, 1st Floor, Adjoining Gurudawara, G.T. Road, **Panipat - 132 103.** Tel. : (0180) 3985400/01, Fax : (0180) 3985403. **JAMMU & KASHMIR :** HDFC AMC Limited, Hall No-102 A/2, South Block, Bahu Plaza, Gandhi Nagar, **Jammu - 180 012.** Tel. No. : (0191)- 2477911/12/13 / (0191) 2474297/98/99. **JHARKHAND :** HDFC AMC Limited, Vardhan Complex, 1st Floor, Opp. Sreeleathers Showroom, Bank More, **Dhanbad - 826 001.** Tel. No. : (0236) 3205352, 2301756, Fax No. : (0236) 2300552. HDFC AMC Limited, Gayatri Enclave, 2nd Floor, "K Road", Bistapur, **Jamshedpur - 831 001.** Telefax: 0657 - 2426730 / 2435791. HDFC AMC Limited, Pradhan Towers, 1st Floor, 5, Main Road, **Ranchi - 834 001.** Tel. No. : (0651) 6003358. Fax No. : (0651) 324077. **KARNATAKA :** HDFC AMC Limited, No. 114, 1st Floor, Prestige Towers, 99 & 100, Residency Road, **Bangalore - 560 025.** Tel. : 080 - 66205300, Fax : 080 - 5112525. HDFC AMC Limited, Premises No. 4830 / B, First Floor, Dr. Ambedkar Road, Opp. Civil Medical College, **Belgaum - 590 002.** Tel. No: (0831) 4206 915 / 916 / 918, Fax No: (0831) 4206919. HDFC AMC Limited, # 63, Upper Ground Floor, Opposite Bellary Gas Agency, Anantapur Cross Road, **Bellary - 583 103.** Tel: (08392) 276576, Fax: (08392) 276580. HDFC Asset Management Company Limited, 190/3, 1st Floor, S.V.C. Plaza, Opposite Mothi Talkies, Gandhi Circle, **Davangere - 577 002.** Tel. No: (08192) 250 240 / 241 / 242, Fax No: (08192) 250243. HDFC Asset Management Company Limited, Plot # 8 & 73, 3rd Floor, Rajesh Building, Super Market, Main Road, **Gulbarga - 585 101.** Tel: (08472) 399910, Fax: (08472) 271041. HDFC AMC Limited, No. 1, First Floor, Revankar Comforts, Vivekanand Road, Court Circle, **Hubli - 580 029.** Tel. No: (0836) 4252 294 / 95, Fax No: (0836) 4252 290. HDFC AMC Limited, UG-1I, 6 & 7, Upper Ground Floor, Maximus Commercial Complex, Light House Hill Road, Opp. KMC, **Mangalore - 575 001.** Tel. 0824 - 4285337 / 33, Fax: 0824 - 4285336. No. 2918, CH 51 / 1 B, 1st Floor, Patel Mansion, Kantharaj Urs Road, Saraswathipuram, **Mysore - 570 009.** Tel. No: (0821) 4000 530. **KERALA :** HDFC AMC Limited, 3rd Floor, City Mall, Opposite YMC, Kannur Road, **Calicut - 673 001.** Tel: (0495) - 4099222 / 333, 3982310, Fax: (0495) - 3982330. HDFC Asset Management Company Limited Second Floor, Down Town Complex, Near Koyil Hospital, **Kannur - 670 004.** Tel: (0497) 645 0489 / 276 2044 / 2045 Fax: (0497) 2762046. HDFC AMC Limited, Ground Floor, Cinema cum Commercial Complex, Behind Ravipuram Bus Stop, M. W. Road, **Kochi - 682 016.** Tel. : 0484 - 2357707 / 8, 3243058 / 59, Fax : 0484 - 2358462. HDFC AMC Limited, Sofia Complex, Near Andamukkam Bus Stand, Beach Road, **Kollam - 691 001.** Tel. No: (0474) 2752 070 / 071 / 072 / 074, Fax No: (0474) 2752073. HDFC AMC Limited, 14/868, Ground Floor, Sri Krishna Complex, Coimbatore Road, **Palghat - 678 001.** Tel. No: (0491) 2548 302 / 6452 185 / 186 / 188, Fax No: (0491) 2548303. HDFC AMC Limited, 2nd Floor, E-Town Shopping, College Road, East Fort, **Thiruvananthapuram - 680 005.** Tel: (0487) 2441976, Fax: (0487) 2441976. HDFC AMC Limited, 1st Floor, Kaniamparambil Arcade, G S Junction, Shastri Road, **Kottayam - 686 001.** Tel. No: (0481) 2309 759 / 760 / 761, Fax No: (0481) 3018397. HDFC AMC Limited, Ground Floor, Bhadra Tower, Cotton Hill Road, Vazhuthacaud, Thycad P.O., **Trivandrum - 695 014.** Tel. No: (0471) 3983 730 / 731 / 732 Fax No: (0471) 3983738. **MADHYA PRADESH :** HDFC AMC Limited, 1st Floor, Ranjeet Tower, 8, Zone-1I, M. P. Nagar, **Bhopal - 462 011.** Tel. : 0755 - 4285385, 4246995, Fax : 0755 - 4058890. HDFC AMC Limited, M1, M2 & M3, Mezzanine Floor, Sterling Arcade, 15/3, Race Course Road, **Indore - 452 001.** Tel. No: 0731 - 4022241 / 42, Fax No: 0731 - 4245346. HDFC Asset Management Company Limited, First Floor, Muthye Udyog Bhawan, 1039, Wright Town, Opp. Telephone Exchange, **Jabalpur - 482 002.** Tel. No: (0761) - 4049800, 3988029 Fax No. : (0761) - 4068814. HDFC Asset Management Company Limited, First Floor, Alakhnanda Towers, Shrimant Madhav Rao Scindia Marg, City Centre, **Gwalior - 474 001.** Tel. No: (0751) - 4066060, 3988029 Fax No: (0751) - 3982803. **MAHARASHTRA :** 1st Floor, Amar Arcade - 2, Opp. Rajapeth Police Station, Raja Peth, **Amravati - 444 601.** Tel. No: (0721) 2562 112 / 113 Fax No: (0721) 2564115. HDFC AMC Limited, 2nd Floor, Renuka Commercial Complex, Samarth Nagar, Nirala Bazar, Nageshwar Wadi Road, **Aurangabad - 431 001.** Tel. : (0240) - 3982068. HDFC AMC Limited, 138, Ground Floor, Kayya Ratnavali Chowk, Omkareshwar Road, **Jalgaon - 425 002.** Tel. No: (0257) 3982100/01. Fax: (0257) 3982114. HDFC AMC Limited, Royal Prestige, C1/C9, 1st Floor, E - Ward, Sykes Extension, Rajarampuri Road, **Kolhapur - 416 008.** Tel. : (0231) - 3988029, Fax : (0231) - 3982060. HDFC AMC Limited\*\*, Shop No. 3, Ground Floor, Abhishek Building, Irla Bridge, S.V. Road, Andheri (W), **Mumbai - 400 058.** Tel. No: (022) 3217352 / 34, Fax: (022) 26241131. HDFC Asset Management Company Limited\*\* Shop # 7, Abhilasha Building, Punjabi Lane, Borivali (W), **Mumbai - 400 092.** Tel: (022) 32157268 / 342, Fax: (022) 32719222. HDFC AMC Limited\*, Ramon House, 3rd Floor, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, **Mumbai - 400 020.** Tel. : 022 - 66316333, Fax : 022 - 66580200. HDFC AMC Limited, Mistry Bhavan, 2nd Floor, 122, Backbay Reclamation, Dinsha Vachha Road, Churchgate, **Mumbai - 400 077.** Tel. : 022 - 60006767, Fax : 022 - 66580211. HDFC Asset Management Company Limited\*\*, Shop No. 1 & 2, Ground Floor, Atlantic Tower, R B Mehta Road, Near Railway Station, Ghatkopar (East), **Mumbai - 400 020.** Tel: (022) 65253409/08/06/21, Fax: (022) 25116805. HDFC AMC Limited\*\*, Unit No. 101, First Floor, Landmark Building, 136 Hill Road, Opp. St. Peters Church, Bandra (West), **Mumbai - 400 050.** Tel: (022) 2643476 / 762 / 763 / 764, Fax: (022) 26434768. HDFC Asset Management Company Limited\*\*, Shop No. 21/22, Ground Floor, Rajdeep CHS, Near Mallar Cinema, Gokhale Road, **Thane (West) - 400 602.** Tel: (022) 67124172/73/74/75/76, Fax: (022) 67124177. HDFC AMC Limited, 106-110, 2nd Floor, Shriram Sky Towers, Near NIT Building, Kingsway, Sadar, **Nagpur - 440 001.** Tel: 0712 - 6630301/02/04, Fax: 0712 - 6630206. HDFC AMC Ltd. G - 1 & G - 2, "Suryojit Heights", Opp. Rajiv Gandhi Bhawan, Sharanpur Road, **Nashik - 422 002.** Tel. No.: 0253 - 6611831 / 32, Fax No.: 0253 - 6611836. HDFC AMC Limited, HDFC House, 2nd Floor, Shivaji Nagar, University Road, **Pune - 411 005.** Tel. : 020 - 25521680 / 81, Fax : 020 - 25521683. HDFC AMC Limited\*\*, BSE 1, Tech Building, 109, A Wing, 1st Floor, Opposite Vashi railway station, Sector 30, **Vashi - 400 703.** Tel: (022) - 39880299. HDFC Asset Management Company Limited\*\*, 1st Floor, Anant Kuti (Bibikar Bldg.), Manpada Road, Opp. Municipal Corporation Bldg., **Dombivli (East),** Mumbai - 421 201. Tel: (0251) 2860 648 / 649 / 645 / 656 Fax: (0251) 2863953. **NEW DELHI :** HDFC AMC Limited, 4th Floor, Mohan Dev Building, 13, Tolstoy Marg, **New Delhi - 110 001.** Tel: (011) 6622 0937 - 41, 66220934 Fax: (011) 23351318. **ORISSA :** HDFC AMC Limited, Sri Jagannath Complex, 1st Floor, Opposite Hari - Omm Bhawan, **Barbil - 758 035.** Tel. No: 09238106515 / 09238106525, Fax No: (06767) 27565. HDFC AMC Limited, Vinayak, 2nd Floor, 96, Janpath, **Bhubaneswar - 751 001.** Tel. : 0674 - 6450502/1502, Fax : 0674 - 2531483. HDFC AMC Limited, 1st Floor, Plot No. 2690 (P), Bajrakabati Road, Ranihat, **Cuttack - 753 001.** Tel: (0671) 2323724/ 725, Fax: (0671) 2324741. HDFC AMC Limited, Praful Tower, 1st Floor, Panposh Road, **Rourkela - 769 004.** Tel. No: (0661) - 3988029,3982060/70. Fax No.: (0661) - 3982068. HDFC AMC Limited, Kadambari Complex, 1st Floor, Unit - 4, Nayapara, Golbazar, **Sambalpur - 768 001.** Tel. No: (0663) 2400 323 / 339, Fax No: (0663) 2400324. **PONDICHERY :** HDFC AMC Limited, No.17, I Floor, Sree Velayudham Complex, Near Indhira Gandhi Square, Natesan Nagar, **Pondicherry - 605 005.** Tel: (0413) 3043 293 / 500 / 600, Fax: (0413) 2206776. **PUNJAB :** HDFC AMC Limited, SCO-28, 1st Floor, Taneja Towers, District Shopping Complex, Ranjit Avenue, **Amritsar-143 001.** Tel: (0183) 3988028 / 2570, Fax: (0183) 3982599. HDFC AMC Limited, SCO 375-376, Ground Floor, Sector 35-B, **Chandigarh - 160 022.** Tel. : 0172 - 2623397, 2624497 Telfax: 0172 - 3013839. HDFC AMC Limited, 2nd Floor, Above ING Vysya Bank, Adjacent to Sekhon Grand Hotel, Namdev Chowk, G.T. Road, **Jalandhar City - 144 001.** Tel: (0181) 3988029 / 970, Fax: (0181) 3982966. HDFC AMC Limited, SCO 122, Feroze Gandhi Market, **Ludhiana - 141 001.** Tel: 0161 - 2774321 / 5014321, Fax: 0161 - 3013838. **RAJASTHAN :** HDFC AMC Limited, 4th Floor, K.C. Complex, Opp. Daulat Bagh, **Ajmer - 305 001.** Tel: (0145) 3099000, Fax: (0145) 3099001. Indraprastha Tower, Shop Nos. 209 - 213, Second Floor, Shyam Ki Sabji Mandi, Near Mukharji Garden, **Bhilwara - 311 001.** HDFC AMC Limited, "Moonndhra Bhawan", S-Ajmer Road, **Jaipur - 302 001.** Tel. : 0141 - 5111125, 2374968, Fax : 0141 - 5111126. Gulab Singh Bhawan, 11, Chopansi Road, **Jodhpur - 342 003.** Tel. : 0291 - 5101927, 5101937, Fax : 0291 - 5105919. HDFC Asset Management Company Limited, 1st Floor, Gowardhan Plaza, 25, Trench Colony, Opposite Lok Kalamandal, **Udaipur - 313 001.** Tel: (0294) 3988029, Fax: (0294) 3982000. **TAMIL NADU :** HDFC AMC Limited, ITC Centre, First Floor, 760, Anna Salai, **Chennai - 600 002.** Tel. : 044 - 43979797 / 43979716, Fax : 044 - 28415855. HDFC AMC Limited, 1371A, Ground Floor, Nadar Building, Trichy Road, **Coimbatore - 641 018.** Tel: 0422 - 4391861/62/63, Fax: 0422 - 4391714. HDFC AMC Limited, 127 C/3 East Veli Street, **Madurai - 625 001.** Telefax: (0452) - 3988029. HDFC AMC Limited, 1st Floor, No1 Bhimsena Garden Street, Royapettah High Road, **Mylapore, Chennai - 600 004.** Tel: (044) 30913060, Fax: (044) 30913082. HDFC AMC Limited, First Floor, Ram Complex, No. 454/3, Meyanor Main Road, **Salem - 636 009.** Tel: (0427) 3982680/700, Fax: (0427) 2333617. HDFC AMC Limited, No. 60, Sri Krishna Arcade, First Floor, Tennur High Road, **Tennur, Trichy - 620 017.** Tel: (0431) 3982830, Fax: (0431) 3982835. **UTTARAKHAND :** HDFC AMC Limited, 76, Rajpur Road, Near RTO, **Dehradun - 248 001.** Tel: (0135) 3988029/7434, Fax: (0135) 3987444. **UTTAR PRADESH :** HDFC AMC Limited, B2, 1st Floor, 9/4, Shankar Point, Sanjay Place, **Agra - 282 002.** Tel: (0562) 3984761-73, Fax: (0562) 3984777. HDFC AMC Limited, 3/260-A, Arena Complex, Laxmi Marg, Marris Road, **Aligarh - 202 001.** Tel. No: (0571) 2740 770 / 771 / 772 / 773, 2743 970 / 971, Fax No: (0571) 2740772. HDFC AMC Limited, 3rd Floor, Agarwal Arcade, Hyundai Motors Showroom, 4 Sardar Patel Marg, Civil Lines, **Allahabad - 211 001.** Tel. No: (0532) 2561 035/036/038/041/042/043, Fax No: (0532) 2561035. HDFC AMC Limited, 146 Civil Lines, 1st Floor, Gupta Complex, Near Circuit House Chouraha, **Bareilly - 243 001.** Tel. No: (0581) 2510 749 / 759, Fax: (0581) 2510709. HDFC Asset Management Company Limited, D-2, 1st Floor, Raj Nagar District Centre, Raj Nagar, **Ghaziabad - 201 010.** Tel: (0120) 301 0635 Fax: (0120) 3010636. HDFC AMC Limited, 1st Floor, 16/80 D, Behind SBI Main, Civil Lines, **Kanpur - 208 001.** Tel. : 0512 - 2331484-87, Fax : 0512 - 2331487. HDFC AMC Limited, 4 Shahnajaf Road, **Lucknow - 226 001.** Tel. : 0522 -2207591, 2200163, Fax : 0522 - 2230408. HDFC AMC Limited, 143/ 145/1, Ganpati Plaza, Ground Floor, Magal Pandey Nagar, **Meerut - 250 005.** Tel. No: (0121) 2602 380 / 2601 964 / 965, Fax No: (0121) 2602380. HDFC AMC Limited, Parsvnath Plaza-II, UGF Hall No.4, Delhi Road, **Moradabad - 244 001.** Tel. No.: (0591) 3988029 / 3982131, Fax No: (0591) 3982137. HDFC AMC Limited, K-24/25, Premises No. 36 & 37, Pearl Plaza, Sector-18, **Noida - 201 301.** Tel. No.: (0120) 3988029. Fax No.: (0120) 3980610. HDFC AMC Limited, D-64/127, 4th Floor, Arihant Complex, Sagra, **Varanasi - 221 010.** Tel. : 9935177068, 9935147068. **WEST BENGAL :** HDFC AMC Limited, City Plaza, City Centre, 1st Floor, **Durgapur - 713 216.** Tel: (0343) 3982150, Fax: (0343) 3982153. HDFC AMC Limited, M5 Towers, 2nd Floor, O.T. Road, India, **Kharagpur - 721 305.** Tel. No: (03222) 227 627 / 657, Fax No: (03222) 227683. HDFC AMC Limited, Menaka Estate, 1st Floor, 3 Red Cross Place, **Kolkata - 700 001.** Tel. : 033 - 22427849 / 53 / 56 / 59, Fax : 033 - 22439582. Gitanjali Complex, 2nd Floor, Above Corporation Bank, Sevoke Road, **Siliguri - 734 001.** Tel. No.: (0353) - 6453474. Fax No.: (0353) 2545270.

\* 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 point of acceptance also. \*\*Official points of acceptance of transactions for schemes of HDFC Mutual Fund except purchase transactions of Liquid Schemes / Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan and Premium Plus Plan and HDFC Cash Management Fund - Savings Plan & Call Plan.

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All trading members of Bombay Stock Exchange ("BSE") and National Stock Exchange ("NSE"), who are registered with AMFI as Mutual Fund Advisors and who have signed up with HDFC Asset Management Company Limited and also registered with BSE & NSE as Participants ("AMFI certified stock exchange brokers"), offering the facility for purchase/redemption of units of HDFC Mutual Fund Scheme(s) through Stock Exchange(s) will be considered as Official Points of Acceptance (OPA) of HDFC Mutual Fund.\*



Continuing a tradition of trust.

## HDFC ASSET MANAGEMENT COMPANY LIMITED A Joint Venture with Standard Life Investments Limited

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