

(Please read terms & conditions overleaf)

Enrolment Form No. _____

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

SIP via ECS (Debit Clearing) in select cities or via Direct Debit/Standing Instruction in select banks / branches only.

KEY PARTNER / AGENT INFORMATION

FOR OFFICE USE ONLY (TIME STAMP)

ARN No.	Name	Sub Agent's name and Code/ Bank Branch Code	M O Code
ARN- 7671	VINITA BAHRI		

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.

Transaction Charges for Applications through Distributors only (Refer Instruction 15 and please tick (✓) any one) Date:

D	D	M	M	Y	Y	Y	Y
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I confirm that I am a First time investor across Mutual Funds.
(Rs. 150 deductible as Transaction Charge and payable to the Distributor)

I confirm that I am an existing investor in Mutual Funds.
(Rs. 100 deductible as Transaction Charge and payable to the Distributor)

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

I/We have read and understood the contents of the Scheme Information Document(s) and Statement of Additional Information and the terms & conditions of SIP enrolment and ECS (Debit Clearing) / Direct Debit / Standing Instruction and agree to abide by the same. I/We hereby apply to the Trustee of HDFC Mutual Fund for enrolment under the SIP of the following Scheme(s)/ Plan(s) / Option(s) and agree to abide by the terms and conditions of the same. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby apply to the Trustee of HDFC Mutual Fund. Please (✓) any one. In the absence of indication of the option the form is liable to be rejected.**

NEW REGISTRATION CHANGE IN BANK ACCOUNT CANCELLATION (Refer Item No. 10)

INVESTOR AND SIP DETAILS

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

Sole/1st Applicant _____

SIGNATURE (Refer Item No. 3(b)) _____

PAN# _____ KYC# (Mandatory) [Please tick (✓)] Attached

Name of Guardian (In case first/sole holder is minor) _____

PAN# _____ KYC# (Mandatory) [Please tick (✓)] Attached

Second Applicant _____

PAN# _____ KYC# (Mandatory) [Please tick (✓)] Attached

Third Applicant _____

PAN# _____ KYC# (Mandatory) [Please tick (✓)] Attached

Please attach Proof. If PAN/KYC is already validated please don't attach any proof. Refer Item No. 13 and 14.

Scheme _____

Plan _____ Option _____

Each SIP Amount (Rs.) _____ SIP Frequency Monthly* Quarterly (+Default Frequency) [Refer Item No. 6(iv)]

SIP Top-up (Optional) (Please ✓ to avail this facility) (Refer Item No. 7 e) Top-up Amount (Rs.) _____ (The amount should be in multiples of Rs. 500 only)
SIP Top-up Frequency: Half-yearly Yearly (Quarterly SIP offers top-up frequency at yearly intervals only.)

SIP Date 1st 5th 10th+ 15th 20th 25th (+ Default Date) [Refer Item No. 6(iv)]

SIP Period Start From

M	M	Y	Y	Y	Y
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 End On**

M	M	Y	Y	Y	Y
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 OR Default Date (December 2031) **Please refer Item No. 6(ii) and 6(iii)

First SIP Transaction via Cheque No. _____ **Cheque Dated**

D	D	M	M	Y	Y	Y	Y
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Amount@ (Rs.) _____

Mandatory Enclosure (if 1st Installment is not by cheque) Blank cancelled cheque Copy of cheque @The first cheque amount should be same as each SIP Amount.

I/We hereby authorise HDFC Mutual Fund/HDFC Asset Management Company Limited and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / Direct Debit / Standing Instruction for collection of SIP payments.

BANK DETAILS

Bank Name _____

Branch Name _____ Bank City _____

Account Number _____

9 Digit MICR Code _____ (Please enter the 9 digit number that appears after the cheque number)

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

Account holder Name as in Bank Account _____

Authorisation of the Bank Account Holder (to be signed by the Investor) **

** To, The Branch Manager, _____ (Name of the Bank)

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Direct Debit / Standing Instruction and that my payment towards my investment in HDFC Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing) / Direct Debit / Standing Instruction mandate Form to get it verified & executed.

Bank Account Number _____

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS (Debit Clearing) / Direct Debit / Standing Instruction. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform HDFC Mutual Fund/HDFC Asset Management Company Limited, about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

Applicable to SIP Top-up facility: I/We hereby agree to avail the top-up facility for SIP and authorize my bank to execute the ECS/Direct Debit/Standing Instruction for a further increase in installment from my designated account.

Please write SIP Enrolment Form No. / Folio No. on the reverse of the cheque.

1st Account Holder's Signature (As in Bank Records)	2nd Account Holder's Signature (As in Bank Records)	3rd Account Holder's Signature (As in Bank Records)
_____	_____	_____

BANKER'S ATTESTATION (FOR BANK USE ONLY)

Certified that the signature of account holder and the details of Bank account and its MICR code are correct as per our records **Signature of Authorised Official from Bank (Bank Stamp and Date)** _____ **Bank Account Number** _____

For Office Use only (Not to be filled in by Investor)

Recorded on _____	Scheme Code _____
Recorded by _____	Credit Account Number _____

SIP TERMS & CONDITIONS FOR ECS (DIRECT CLEARING) / DIRECT DEBIT FACILITY / STANDING INSTRUCTION

1. SIP is available to investors in the following Scheme(s) of HDFC Mutual Fund: HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund*, HDFC TaxSaver*, HDFC MF Monthly Income Plan (an open-ended income scheme, Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Long Term Equity Fund, HDFC Infrastructure Fund, HDFC Gold Fund**, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund- Treasury Advantage Plan, HDFC Gift Fund, HDFC Floating Rate Income Fund and HDFC Multiple Yield Fund- Plan 2005.
- *an open-ended equity linked savings scheme with a lock-in period of 3 years
** an open-ended fund of fund scheme investing in HDFC Gold Exchange Traded Fund
- The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.
2. The SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The SIP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund or at the Official Points of Acceptance of Transactions of Computer Age Management Services Pvt. Ltd. (CAMS).
- In case SIP investments are made through 'Third Party Payments' i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, investors are required to additionally fill up & submit the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website www.hdfcfund.com) along with the SIP Enrolment Form.
- This Form is not applicable for investments through Micro Systematic Investment Plan (Micro SIP) i.e. upto Rs. 50,000 per year per investor. For investment through Micro SIP investor is required to fill up Micro SIP Enrolment Form available at any of our ISCs or on our website www.hdfcfund.com.
3. a. Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the SIP Enrolment Form. Existing unit holders should provide their Folio Number. Unitholders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders name should match with the details in the existing folio number, failing which the application form is liable to be rejected.
- b. Signature(s) should be as it appears on the Application Form / Folio and in the same order. In case the mode of holding is joint, all unitholders are required to sign.
4. a. New investors who wish to enroll for SIP are required to fill the (i) SIP Enrolment Form Investments through ECS/ Direct Debit Facility / Standing Instruction (ii) the respective Scheme Application Form (included in the Key Information Memorandum) along with / without the initial investment instrument. New investors are advised to read the Scheme Information Document(s) and Statement of Additional Information carefully before investing. The Scheme Information Document(s) / Key Information Memorandum(s) and Statement of Additional Information are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com
- b. New investors can apply for SIP in to respective Scheme / Plans / Options without an existing investment / folio.
The provision for 'Minimum Application Amount' specified in the respective Scheme Information Document will not be applicable for SIP investments. e.g. the minimum application amount for new investors in HDFC Equity Fund- Growth Option is Rs. 5,000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 500/-.
5. SIP offers investors the following two Plans (Frequency):
i) Monthly Systematic Investment Plan (MSIP)
ii) Quarterly Systematic Investment Plan (QSIP)
6. (i) The details of minimum amount per cheque, minimum number of cheques, duration, entry load, exit load, etc. are given below:

	Schemes other than HDFC TaxSaver* HDFC Long Term Advantage Fund*	HDFC TaxSaver* and HDFC Long Term Advantage Fund*
i) Minimum Amount per Cheque		
MSIP	Rs. 500/- and in multiples of Rs. 100/-	Rs. 500/- and in multiples of Rs. 500/-
QSIP	Rs. 1,500/- and in multiples of Rs. 100/-	Rs. 1,500/- and in multiples of Rs. 500/-
ii) Total Minimum Number of Cheques		
MSIP	• In respect of each SIP Installment less than Rs. 1,000/- in value: 12 Cheques • In respect of each SIP Installment equal to or greater than Rs. 1,000/- in value: 6 Cheques	6 Cheques
QSIP	• In respect of each SIP Installment less than Rs. 3,000/- in value: 4 Cheques • In respect of each SIP Installment equal to or greater than Rs. 3,000/- in value: 2 Cheques	2 Cheques

- *open-ended equity linked savings scheme with a lock-in period of 3 years
- (ii) There is no maximum duration for SIP enrolment. However, SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The SIP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
An investor has an option to choose the 'End Date' of the SIP by filling the date or by selecting the Default Date i.e. December 2031.
- (iii) In respect of SIP enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the SIP.
The Load Structure for investments through SIP is as follows
- (a) **Entry Load: Not Applicable.** The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.
- (b) **Exit Load: Applicable Exit Load, if any, in the Scheme/Plan/Option as on the date of enrollment of the SIP will be levied.**
For Scheme load structure please refer to Key Information Memorandum

or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com.

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

7. All SIP installments are available on the 1st, 5th, 10th, 15th, 20th or 25th of a month. All SIP installments under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for MSIP for the period July- December 2009 for total amount of Rs. 60,000/-, there shall be a minimum of six installments (except for first SIP cheque which could be of any date) and same amount. The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit / Standing Instruction. Alternatively, the cheque may be drawn on any bank, but investor should provide a photocopy of the cheque of the bank/branch for which ECS (Debit Clearing) / Direct Debit / Standing Instruction is to be registered. However, investors need not submit the First Cheque for SIP enrolment provided the SIP Enrolment Form is attested by the Bank from which SIP installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the SIP installment will be debited is attached to the form.

- a. First SIP Cheque and subsequent SIP Installments via ECS (Debit Clearing) / Direct Debit / Standing Instruction should be of the same amount.
- b. The SIP Enrolment Form should be submitted at least 30 days before the first SIP date[^] for ECS (Debit Clearing) / Direct Debit / Standing Instruction.
If the SIP start period is not mentioned, the chosen/Default date falling 30 days from SIP submission date will be considered as the SIP start date and SIP will be registered from that date (eg. If the application is submitted on June 1 without indicating the SIP start period then the SIP start date would be July 1).
[^] In case the auto debit start date as mentioned in the form does not satisfy this condition, the first SIP date shall be rolled over to begin from the immediately following month (provided the roll over SIP date does not exceed the maximum time gap of 90 days between the SIP submission date and first installment of SIP through ECS (Debit Clearing) / Direct Debit / Standing Instruction) and the end date shall accordingly get extended.
- c. Payment may be made by cheque drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. Outstanding cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.
- d. In case, the name is not pre-printed on the cheque or signature on the cheque does not match, then the first named applicant/investor should submit any one of the following documents i.e. a copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying the investors bank account details (Account Number, Type, Branch, MICR Code). For other mode of payment for SIP and further details, please refer to the section 'Third Party Payments' under the Instructions in the Key Information Memorandum and section 'How to Apply' under Statement of Additional Information available on our website www.hdfcfund.com.

- e. **SIP Top-up Facility:**
- SIP Top-up is a facility wherein an investor who wishes to enrol for SIP, has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. The SIP Top-up amount should be filed in the SIP Enrolment Form itself.
 - The SIP Top-up amount should be in multiples of Rs. 500 only.
 - Monthly SIP offers top-up frequency at half yearly and yearly intervals. Quarterly SIP offers top-up frequency at yearly intervals only. In case the top-up frequency is not indicated under Monthly SIP, it will be considered as yearly interval.
- f. (i) **SIP Payment through Electronic Clearing Service (ECS) (Debit Clearing) of the Reserve Bank of India (RBI)** - Investors / Unit holders may also enrol for SIP Auto Debit facility through ECS (Debit Clearing) of the RBI. List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing) should conform to the ECS Debit locations approved by RBI. The same is available on www.rbi.org.in or on our website www.hdfcfund.com
- This facility is offered only to the investors having bank accounts in select cities.
 - The bank account provided for ECS (Debit) should participate in local MICR clearing.
 - SIP auto debit facility is available only on specific dates of the month as under:

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

The investor agrees to abide by the terms and conditions of ECS facility of RBI.

- (ii) **SIP payment through Direct Debit Facility**
Investors / Unit holders may enroll for SIP Direct Debit Facility available with the following banks / branches

Banks	Branches
Axis Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Limited, IndusInd Bank Limited, State Bank of India and Union Bank of India	All Branches
Bank of India, Bank of Baroda and Punjab National Bank	Select Branches

- This facility is offered only to the investors having bank accounts in select banks / branches eligible for this facility.
- This facility is available on all SIP dates of a month / quarter.

- (iii) **SIP payment through Standing Instruction**
Payment may also be accepted by direct debits to unit holders' bank accounts. For this purpose, unit holders are required to give standing instructions to their bankers (with whom HDFC Mutual Fund may have an arrangement from time to time) to debit their bank accounts at periodic intervals and credit the subscription proceeds to the HDFC Mutual Fund bank account. Currently, the arrangement for direct debit facility is with: Axis Bank • Dhanlaxmi Bank Ltd. • HDFC Bank • ICICI Bank • ING Vysya Bank • Royal Bank of Scotland NV • South Indian Bank
- This facility is offered only to the investors having bank accounts in the above mentioned Banks.
 - This facility is available on all SIP dates of a month / quarter.

The cities / banks / branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of HDFC Mutual Fund / HDFC Asset Management Company Limited without assigning any reasons for

prior notice. If any city / bank / branch is removed, SIP instructions for investors in such city / bank / branch via ECS (Debit Clearing) / Direct Debit / Standing Instruction route will be discontinued without prior notice. **Please contact the nearest Investor Service Centre of HDFC Mutual Fund for updated list.**

8. Units will be allotted on the applicable dates. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of proceeds. Further, in case of first SIP investment accepted through cheque drawn on a location where ISCs of HDFC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.
9. The first SIP cheque should be drawn in favour of 'the Specific Scheme A/c Permanent Account Number' or 'the Specific Scheme A/c First Investor Name' (e.g. In case of HGF the cheque should be drawn in favour of "HDFC Growth Fund A/c ABCDE1234F" OR "HDFC Growth Fund A/c Bhavesh Shah"; in case of HDFC Index Fund, HDFC MF Monthly Income Plan the name of the respective Plan should also be mentioned) and crossed "Account Payee only". Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheque.
10. You can choose to change your bank account or discontinue the SIP facility by giving thirty days written notice to any of our Investor Service Centres. For SIP cancellation request, please mention the SIP start date as mentioned at the time of registration.
11. The SIP enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the Bank Account (for ECS (Debit Clearing) / Direct Debit / Standing Instruction) is closed and request for change in bank account (for ECS (Debit Clearing) / Direct Debit / Standing Instruction) is not submitted at least 30 days before the next SIP Auto Debit.
12. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be assigned/transferred / pledged / redeemed / switched - out until completion of 3 years from the date of allotment of the respective units. Units of HDFC Children's Gift Fund (subject to lock-in period) cannot be redeemed / switched - out until the Unitholder (being the beneficiary child) attains 18 years of age or till completion of 3 years from the date of allotment, whichever is later.
13. **Permanent Account Number (PAN)**
SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount (Except for SIP upto Rs. 50,000/- per year investor (Micro SIP)). Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement issued by CVL is made available.
For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.hdfcfund.com.
14. **Know Your Customer (KYC) Compliance:** Investors should note that it is mandatory for all registrations for Systematic Investment Plan (SIP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter / Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.cvlindia.com) using the PAN. For more details, please refer to the Statement of Additional Information available on our website www.hdfcfund.com
15. **Transaction Charges**
In accordance with SEBI circular No. CIR/ IM/ DF/13/ 2011 dated August 22, 2011, HDFC Asset Management Company Limited ("the AMC")/Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).
Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.
TRANSACTION CHARGES IN CASE OF INVESTMENTS THROUGH SIP:
Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments.
Transaction Charges shall not be deducted:
- where the Distributor of the investor has not opted to receive any Transaction Charges
 - for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
 - for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.;
 - for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor).
 - for purchases / subscriptions routed through Stock Exchanges).
- First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. HDFC AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN) at the First/Sole Applicant/ Guardian level. If the PAN details are available, then the First/Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. Rs. 150 for first time investors or Rs. 100 for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.
16. a. Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited (HDFC AMC), its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
- b. HDFC Mutual Fund / HDFC AMC, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- c. HDFC Mutual Fund / HDFC AMC reserves the right to reject any application without assigning any reason thereof.
- d. The SIP Auto Debit facility is subject to the terms and conditions of the Banks offering the said facility and the investors will not hold HDFC Mutual Fund / HDFC AMC responsible for any rejection.
17. The Trustee reserves the right to change/modify the terms and conditions of the SIP. For the updated terms and conditions of SIP, contact the nearest ISC or visit our website www.hdfcfund.com