

## Key Information Memorandum & Application Form

Investors must read the Key Information Memorandum and Instructions before completing this Form.



# HDFC Income Plus Arbitrage Omni FOF

An Open-ended Fund of Fund Scheme investing in units of domestic Arbitrage Schemes and active/passive Debt-oriented Schemes

Scheme Code: HDFC/O/O/FOF/25/10/0146

This product is suitable for investors who are seeking*	Scheme Riskometer#	Benchmark Riskometer#
<ul style="list-style-type: none"> <li>Capital appreciation / generate income over long term.</li> <li>Investment in Units of domestic Arbitrage schemes and active/passive Debt-oriented schemes.</li> </ul>	<p>The risk of the Scheme is High</p>	<p>40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Short Duration Debt Index</p> <p>The risk of the Benchmark is High</p>
<p>*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.</p> <p># The product labeling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.</p> <p>For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. <a href="http://www.hdfcfund.com">www.hdfcfund.com</a></p>		

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

New Fund Offer (NFO) Opens on:	February 27, 2026
New Fund Offer (NFO) Closes on:	March 11, 2026
Scheme re-opens on:	Scheme will re-open for continuous Sale and Repurchase within 5 Business Days from the date of allotment of units under NFO

Name of Mutual Fund (Fund): HDFC Mutual Fund

Name of Asset Management Company (AMC): HDFC Asset Management Company Limited

Name of Trustee Company: HDFC Trustee Company Limited

Address:

<p><b>Asset Management Company (AMC):</b> HDFC Asset Management Company Limited Registered Office: HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchole, Mumbai - 400 020. CIN No: L25991MH1999PLC123027</p>	<p><b>Trustee Company:</b> HDFC Trustee Company Limited Registered Office: HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchole, Mumbai - 400 020. CIN No: L25991MH1999PLC123028</p>
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Website:

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

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 ("SEBI (MF) Regulations"), 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.

This Key Information Memorandum is dated February 16, 2026.

**1. Name of Scheme**

HDFC Income Plus Arbitrage Omni FOF

**2. SEBI Scheme Code**

HDFC/OI/HQ/25/10/0146

**3. Category of Scheme**

Hybrid FOF (Domestic)

**4. Sub-Category of FOF**

Income Plus Arbitrage FOF

**5. Type of Scheme**

An Open-ended Fund of Fund Scheme investing in units of domestic Arbitrage Schemes and active/ passive Debt-oriented Schemes.

**6. Investment Objective**

To generate income / long-term capital appreciation by investing in units of domestic Arbitrage Schemes and active/passive Debt-oriented Schemes.

**There is no assurance that the investment objective of the Scheme will be achieved.****7. Asset Allocation Pattern of the Scheme**

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Units of domestic Arbitrage Schemes and active/passive Debt Oriented Mutual Fund Schemes #	95	100
Debt Securities & Money Market Instruments@	0	5

#The exposure to units of debt oriented mutual fund schemes, debt securities and money market instruments shall be below 95%.

@ Investments will be made in Cash or cash equivalents i.e. Government Securities, T-Bills and Repo on Government Securities, units of Liquid and Overnight Mutual Fund Schemes for liquidity purposes.

The list of schemes includes:

- HDFC Arbitrage Fund or any other Arbitrage Scheme(s) as found suitable by the Fund Manager.
- HDFC Credit Risk Fund, HDFC Liquid Fund, HDFC Overnight Fund, HDFC Low Duration Fund, HDFC Medium Term Debt Fund, HDFC Income Fund, HDFC Dynamic Debt Fund, HDFC Gilt Fund, HDFC Ultra Short Term Fund and HDFC Long Duration Debt Fund, HDFC NIFTY G-Sec Apr 2029 Index Fund, HDFC Nifty G-Sec Dec 2026 Index Fund, HDFC Nifty G-Sec July 2031 Index Fund, HDFC Nifty G-Sec Jun 2027 Index Fund, HDFC Nifty G-Sec Jun 2036 Index Fund, HDFC Nifty G-Sec Sep 2032 Index Fund, HDFC NIFTY SDI Plus G-Sec Jan 2027 40:60 Index Fund, HDFC Nifty SDI Oct 2026 Index Fund, HDFC CRISSIL-BX Financial Services 3-6 Months Debt Index Fund, and / or other Debt oriented schemes of HDFC Mutual Fund or other Mutual Funds having similar objectives, strategy, asset allocation and other attributes.

The AMC reserves the right to modify the list of arbitrage schemes/ debt-oriented schemes from time to time and such change shall not tantamount to a change in the fundamental attributes of the Scheme.

As per clause 12.24.1 of Master Circular, the cumulative gross exposure through all permissible investments viz Arbitrage funds, Debt oriented Schemes, Government Securities, T-Bills and Repo on Government Securities shall not exceed 100% of the net assets of the scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

SR. No	Type of Instrument	Percentage of exposure	Circular references
1.	Repo/ Reverse Repo / Tri-Party repos (TREPS) on Government Securities and Treasury Bills (G-Secs and T-Bills)	To meet liquidity requirements or pending deployment as per regulatory limits	Clause 1 of Seventh Schedule of SEBI Mutual Funds Regulations
2.	Short Term deposits	As per regulatory limits	Clause 8 of Seventh Schedule of SEBI Mutual Funds Regulations and Clause 12.16 of Master Circular

In addition to the instruments stated in the table above, the Scheme may also hold cash from time to time.

While the Scheme will not directly invest in derivatives, overseas securities, securitized debt, stock lending and borrowing, debt instruments with special features (AT1 and AT2 Bonds), debt instruments with Structured Obligations (SO) or credit enhancement (CE), InVTS, repo/ reverse repo transactions in corporate debt securities, credit default swap transactions, the Underlying schemes may have exposure to these securities as per investments/ transactions limits applicable to the Underlying Schemes.

**Changes in asset allocation pattern/Portfolio Rebalancing:****Short Term Defensive Consideration:**

Subject to SEBI (MF) Regulations the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. As per clause 1.14.1.2.b of Master Circular, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration only.

In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 calendar days or such other timeline as may be prescribed by SEBI from time to time.

**Portfolio rebalancing (in case of passive breaches):**

As per clause 2.9 of Master Circular read with SEBI circular No. SEBI(HQ/MD)/P/D2/PYCR/2025/92 dated June 26, 2025, as may be amended/ clarified from time to time, in the event of change in the asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager is required to carry out portfolio rebalancing within 30 Business Days.

In case the portfolio is not rebalanced within the period of 30 Business days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall follow the requirements specified under the aforesaid circular including reporting the deviation to Trustees at each stage.

**A. Investment Strategy**

The Scheme shall invest in units of Arbitrage and active/ passive Debt oriented schemes subject to permissible limits. The Fund Manager aims to create a portfolio keeping in mind the overall interest rate and economic outlook along with the arbitrage opportunities available between the cash market and Future &amp; Options market.

The Scheme has the flexibility to manage its allocation of its assets between Arbitrage Fund and active/ passive debt oriented schemes after evaluating various parameters like arbitrage spreads between the cash market and Future &amp; Options market, credit risk, interest rate risk, RBI monetary policy outlook, shape of the yield curve, liquidity risk, and others as found suitable by the Fund Manager.

A part of the funds may be invested in Government Securities, T-Bills and Repo on Government Securities as defined under asset allocation table to meet liquidity requirements.

**Though every endeavour will be made to achieve the objective of the Scheme, the AMC/Sponsor/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.****B. Risk Profile of the Scheme**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

**(i) Scheme Specific Risk Factors:**

Some of the specific risk factors related to the Scheme include, but are not limited to the following:

- HDFC Income Plus Arbitrage Omni FOF ("the Scheme") will invest in units of Arbitrage and active/ passive Debt-oriented schemes. Hence, scheme specific risk factors and the positioning of the Underlying Schemes will be applicable.
- All risks associated with Underlying Schemes, including performance of their underlying securities (equity & debt), derivative instruments, stock lending, investments in foreign securities etc., will therefore be applicable in the case of the Scheme. The investors should refer to the Scheme Information Documents and the related addenda for the scheme specific risk factors of the respective Underlying Schemes. Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors of the Underlying Schemes.
- Movements in the Net Asset Value (NAV) of the Underlying Schemes may impact the performance of the Scheme. Any change in the investment policies or fundamental attributes of the Underlying Schemes will affect the performance of the Scheme.
- The investors of the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of the Underlying Schemes (subject to regulatory limits). Hence the investor under the Scheme may receive lower pre-tax returns than what they may receive if they had invested directly in the Underlying Schemes in the same proportions. Further, expenses charged being dependent on the structure and weightage of the underlying schemes, may lead to non-uniform charging of expenses over a period of time.
- The Portfolio disclosure / Factsheet of this Scheme will be limited to providing the particulars of the allocation to the Underlying Schemes where the Scheme has invested and will not include the investments made by the Underlying Schemes.

- Redemptions by the Scheme from the Underlying Schemes would be subject to applicable exit loads, which may impact performance of the Scheme.
- Switch-out from an Underlying Scheme and Switch-in to another Underlying Scheme will be subject to the provisions of applicability of NAV as also the payout and pay-in cycles applicable to redemption / purchase under the relevant schemes. In times of extreme volatility, this may have impact on the NAV of the Scheme, particularly at the time of portfolio rebalancing. Purchase of units in underlying schemes will attract applicable stamp duty.
- A Fund Manager managing any one of the Fund of Funds schemes may also be the Fund Manager for the underlying schemes.

#### (ii) Risk Factors pertaining to Arbitrage Funds

- Identification and exploitation of the strategies to be pursued by the Fund Manager involves uncertainty. No assurance can be given that Fund Manager for Arbitrage Fund will be able to locate investment opportunities or to correctly exploit price discrepancies in the capital markets. Reduction in mis-pricing opportunities between the cash market and Future and Options market may lead to lower level of activity affecting the returns. As Arbitrage Funds execute arbitrage transactions in various markets simultaneously, this may result in high portfolio turnover and, consequently, high transaction cost.
- There may be instances, where the price spread between cash and derivative market is insufficient to meet the cost of carry. In such situations, the Fund Manager for Arbitrage Fund may not be able to outperform liquid / money market funds due to lack of opportunities in the derivative market. Though the constituent stocks of most indices are typically liquid, liquidity differs across stock. Due to heterogeneity in liquidity in the capital market segment, trades on this segment do not get implemented instantly. This often makes arbitrage expensive, risky and difficult to implement.

#### (iii) Risk factors associated with investing in equities and equity related instruments:

- Equity shares and equity related instruments are volatile and prone to price fluctuations on a daily basis. Investments in equity shares and equity related instruments involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risks.
- Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges. Investment in such securities may lead to increase in the scheme portfolio risk.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges and may lead to the Scheme incurring losses till the security is finally sold.
- Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.

#### (iv) Risk factors associated with investing in Fixed Income Securities:

- The Net Asset Value (NAV) of the Scheme, to the extent invested in Debt and Money Market instruments, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- Money market instruments, while fairly liquid, lack a well developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
- Investments in money market instruments involve credit risk commensurate with short term rating of the issuers.
- Investment in Debt instruments are subject to varying degree of credit risk or default (i.e. the risk of an issuer's inability to meet interest or principal payments on its obligations) or any other issues, which may have their credit ratings downgraded. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic or political conditions specific to an issuer, all of which are factors that may have an adverse impact on an issuer's credit quality and security values. This may increase the risk of the portfolio. The Investment Manager will endeavour to manage credit risk through in-house credit analysis.
- **Prepayment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the Scheme to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the Scheme.
- **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- **Settlement risk:** Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by

unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well developed and liquid secondary market for debt securities, may result at times in potential losses to the Scheme in the event of a subsequent decline in the value of securities held in the Scheme's portfolio.

- 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, AAA rated bonds are comparatively less risky than AA-rated bonds.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates and are subject to issuer default risk. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio. Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically.

#### (v) Risks associated with investment in unlisted securities:

- Except for any security of an associate or group company, the scheme can invest in securities which are not listed on a stock exchange ("unlisted Securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted debt securities may lack a liquid secondary market and there can be no assurance that the Scheme will realize their investments in unlisted securities at a fair value.
- Investment in unrated instruments may involve a risk of default or decline in market value higher than rated instruments due to adverse economic and issuer-specific developments. Such investments display increased price sensitivity to changing interest rates and to a deteriorating economic environment. The market values for unrated investments tends to be more volatile and such securities tend to be less liquid than rated debt securities.

#### (vi) Risks associated with investing in Structured Obligation (SO) & Credit Enhancement (CE) rated securities:

The risk factors stated below for the Structured Obligations & Credit Enhancement are in addition to the risk factors associated with debt instruments.

Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of assets listed on stock exchanges, etc. SO transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of SO rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer.

**Liquidity Risk:** SO rated securities are often complex structures, with a variety of credit enhancements. Debt securities lack a well-developed secondary market in

India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.

**Credit Risk:** The credit risk of debt instruments which are CE rated is based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore, apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.

**(vi) Risk factors associated with investment in Tri-Party Repo:**

The mutual fund is a member of securities segment and Triparty Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL, thus, reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL).

As per the waterfall mechanism, after the defaulter's margin and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus, the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

**(vii) Risk factors associated with Repo in Corporate Debt Securities:**

In repo transactions, also known as a repo or sale repurchase agreement, securities are sold with the seller agreeing to buy them back at later date. The repurchase price should be greater than the original sale price, the difference effectively representing interest. A repo in corporate debt securities is economically similar to a secured loan, with the buyer receiving corporate debt securities as collateral to protect against default. Some of the risks associated with repo in corporate debt are given below:

**Counterparty Risk:** Counterparty risk refers to the inability of the seller to meet the obligation to buy back securities at the contracted price on the contracted date. In case of over the counter (OTC) repo trades, the investment manager will endeavour to manage counterparty risk by dealing only with counterparties having strong credit profiles. Also, the counter-party risk is to an extent mitigated by taking collateral equivalent in value to the transaction after knocking off a minimum haircut on the intrinsic value of the collateral. In the event of default by the repo counterparty, the scheme shall have recourse to the corporate debt securities. In case the repo transaction is executed on exchange platform approved by RBI/SEBI, the exchange may also provide settlement guarantee.

**Collateral Risk:** Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations. This risk can be partly mitigated by restricting participation in repo transactions only in corporate debt securities which are approved by credit risk team. Additionally, to address the risk related to reduction in market value of corporate debt security held as collateral due to credit rating downgrade, the repo contract can incorporate either an early termination of the repo agreement or call for fresh margin to meet the minimum haircut requirement or call for replacement of security with eligible security. Moreover, the investment manager may apply a higher haircut on the underlying security than required as per RBI/SEBI regulation to adjust for the illiquidity and interest rate risk on the underlying instrument. To mitigate the risk of price reduction due to interest rate changes, the adequacy of the collateral can be monitored on a daily basis by considering the daily market value & applying the prescribed haircut. The fund manager or the exchange can then arrange for additional collateral from the counterparty, within a proscribed period. If the counterparty is not able to top-up either in form of cash/ collateral, it would tantamount to early termination of the repo agreement, and the outstanding amount can be recovered by sale of collateral.

**(ix) Risk factors associated for investments in Mutual Fund Schemes:**

1. Movements in the Net Asset Value (NAV) of these Schemes may impact the performance. Any change in the investment policies or fundamental attributes of these Schemes will affect the performance of the Scheme to the extent of investment in such schemes.

2. Redemptions by investors in these Schemes would be subject to applicable exit loads.

**(x) General Risk factors:**

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

For details on risk mitigation measures, please refer SII.

**10. Plans/ Options**

**Plans:** Regular & Direct.

Regular and Direct Plans offer the following options:

- a. Growth Option
- b. Income Distribution cum Capital Withdrawal (IDCW) Option.

(Under this Option, it is proposed to declare income / capital Distribution (IDCW) subject to availability of distributable surplus, as permitted in accordance with SEBI (MF) Regulations. Investors should note that distributions can be made out of Equalization Reserves (representing accumulated realized gains), which is part of sale price paid by them.

- This Option offers following facilities:

- Payout of IDCW ("Payout") and
- Re-investment of IDCW ("Re-investment")

**Default Option- Growth**

**Default Facility- Re-investment**

For detailed disclosure on default plans and options, kindly refer SAI.

**11. Applicable NAV (after the scheme opens for subscriptions and redemptions)**

The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:

**A) For Purchase (including switch-in) of any amount:**

- In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the day shall be applicable.
- In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either at any time on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.
- Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

## B) For Switch-ins of any amount:

### For determining the applicable NAV, the following shall be ensured:

- Application for switch-in is received before the applicable cut-off time.
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time.
- The funds are available for utilization before the cut-off time.
- In case of 'switch' transactions from one scheme to another, the allocation shall be in line with redemption payouts.

In case of switches, the request should be received on a day which is a Business Day for the Switch-out scheme. Redemption for switch-out shall be processed at the applicable NAV as per cut-off timing. Switch-in will be processed at the Applicable NAV (on a Business Day) based on realization of funds as per the redemption pay-out cycle for the switch-out scheme.

For investments through systematic investment modes such as Systematic Investment Plans (SIP), Flex SIP, Systematic Transfer Plans (STP), Flex STP, Swing STP, Transfer of Income Distribution cum Capital Withdrawal (IDCW) Plan facility (TIP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.

While the AMC will endeavour to deposit the payment instruments accompanying investment application submitted to it with its bank expeditiously, it shall not be liable for delay in realization of funds on account of factors beyond its control such as clearing / settlement cycles of the banks.

Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with Payment Aggregators / Banks / Exchanges etc), it may happen that the investor's account is debited, but the money is not credited within cut-off time on the same date to the Scheme's bank account, leading to a gap / delay in Unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in Unit allotment.

## C) For Redemption (including switch-out) applications

- In respect of valid applications received upto 3 p.m. on a Business Day by the Fund, same day's closing NAV shall be applicable.
- In respect of valid applications received after 3 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day shall be applicable.

### Transactions through online facilities / electronic modes:

The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/RTA.

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

## 12. Minimum Application Amount / Number of Units

Purchase (including switch-in)	Additional Purchase (including switch-in)	Redemption (including switch-out)
During NFO Period and continuous offer period (after Scheme re-opens for repurchase and sale)		
Rs. 100 and any amount thereafter	Rs. 100 and any amount thereafter.	Rs. 100 and in multiples of Rs. 1/- thereafter
Note: Allotment of units will be done after deduction of applicable stamp duty.	Note: Allotment of units will be done after deduction of applicable stamp duty.	Note: There will be no minimum redemption criterion for Unit based redemption.

## 13. Dispatch of Redemption Request

Within 3 working days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund for this Scheme or within such timelines as may be prescribed by SEBI / AMFI from time to time in case of exceptional circumstances or otherwise.

## 14. Benchmark Index

40% NIFTY 50 Arbitrage Index (TRI) + 60% NIFTY Short Duration Debt Index

## 15. Dividend / IDCW Policy

The Trustee may decide to declare distributions under the IDCW Option of the Scheme subject to availability of distributable surplus. For IDCW Options having a defined frequency, the Trustee at its sole discretion may also declare interim distributions between two successive record dates. The declaration / actual payment of IDCW and the frequency thereof will depend on the availability of distributable surplus computed in accordance with SEBI (MF) Regulations. The decision of the Trustee in this regard shall be final.

IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders whose names appear in the Register of Unit holders on the record date. In case of units held in dematerialized mode, the Depositories (NSDL/CDSL) will provide the list of eligible demat account holders and the number of units held by them in electronic form on the Record date to the Registrar and Transfer Agent of the Mutual Fund.

There is no assurance or guarantee to Unit holders as to the ratio/quantum of IDCW distribution nor that IDCW will be paid regularly. On payment of IDCW, the NAV will stand reduced by the amount of IDCW and Dividend distribution tax /statutory levy (if applicable) paid. The Trustee/ AMC reserves the right to change the record date from time to time.

### Note:

- IDCW payable to the unitholder under the Scheme, irrespective of mode of payout (i.e. electronic or physical), for a particular Record Date, under the plan which is less than Rs. 100/- shall compulsorily be reinvested in the reinvestment sub-option / facility and the details will be made available in the monthly CAS which will be sent to the investor.
- Where an IDCW payout to a unitholder under the Scheme, irrespective of mode of payment (i.e. electronic or physical), results into an unclaimed amount, all future IDCWs shall compulsorily be reinvested into the reinvestment sub-option / facility and the details will be made available in the monthly CAS which will be sent to the investor.

## 16. Name of the Fund Manager

Mr. Dhanyesh Divocha and Mr. Praveen Jain

## 17. Name of the Trustee Company

HDFC Trustee Company Limited

## 18. Performance of the Scheme

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

## 19. Additional Scheme related Disclosures

This is a new Scheme and therefore, the requirement of following additional disclosures is currently not applicable for the Scheme:

- The tenure for which the fund manager has been managing the Scheme.
- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors).
- Portfolio Turnover Rate for equity oriented schemes.

However, the following disclosure as and when due will be made available at the below given link:

Scheme's portfolio holdings - <https://www.hdfcfund.com/statutory-disclosure/portfolio/monthly-portfolio>

## 20. Expenses of the Scheme

### 1. Load Structure

#### Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 18 months from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 18 months from the date of allotment.

(i) No Entry Load will be charged.

(ii) No Exit Load shall be levied for switching between Plans / Options within the Scheme. However, exit load will be applicable if the units are switched-out / redeemed from the Scheme within the exit load period from the initial date of purchase.

(iii) No Exit load will be levied on bonus Units and on units allotted on Re-investment of Income Distribution cum Capital Withdrawal.

(iv) No Exit load will be levied on Units allotted in the Target Scheme under the Transfer of Income Distribution cum Capital Withdrawal (IDCW) Plan Facility (TIP Facility).

(v) In case of Systematic Transactions such as Systematic Investment Plan (SIP), Flex Systematic Investment Plan (Flex SIP), Systematic Transfer Plan (STP), HDFC Flex Systematic Transfer Plan (Flex STP), HDFC Swing Systematic Transfer Plan (Swing STP), etc., Exit Load, if any, prevailing on the date of registration / allotment shall be levied.

The AMC/ Trustee if it so deems fit in the interest of smooth and efficient functioning of the Mutual Fund reserves the right to introduce/modify the Load Structure depending upon the circumstances prevailing at that time subject to maximum limits as prescribed under the SEBI (MF) Regulations. While determining the price of the units, the mutual fund shall ensure that the repurchase price of an open ended scheme is not lower than 97 per cent of the Net Asset Value. Exit load (net of GST) charged, if any, shall be credited to the Scheme. The investor is requested to check the prevailing load structure of the Scheme before investing.

### 2. Recurring Expenses (% p.a. of daily Net Assets)

As per Regulation 52 (6) (a) (ii), the maximum total expenses including weighted average of charges levied by the underlying schemes shall not exceed 2.00 per cent of the daily net assets of the Scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying schemes shall not exceed two times the weighted average of the total expense ratio levied by the underlying schemes, subject to the overall ceiling of 2.00 percent.

Direct Plan under the Scheme shall have a lower expense ratio than Regular Plan, excluding distribution expenses, commission, etc., and no commission shall be paid from Direct Plan. All fees and expenses charged in a Direct Plan (in percentage terms)

under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

The investors of the Scheme will bear their recurring expenses, if any, viz., those of the Scheme and those of the underlying Scheme.

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.

For further details, please refer to the SID.

#### 21. Tax Treatment for the Investors (Unit Holders)

Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.

#### 22. Daily Net Asset Value (NAV) Publication

The AMC shall update the NAVs on the website of the Fund and AMFI by 10.00 a.m. on the next Business day.

#### 23. 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 1800 3010 6767/ 1000 419 7670 (toll free), e-mail: <a href="mailto:help@hdfcfund.com">help@hdfcfund.com</a> .	<b>Registrar and Transfer Agent:</b> <b>Computer Age Management Services Ltd.,</b> Unit: HDFC Mutual Fund 5th Floor, Rayala Tower, 15B, Anna Salai, Chennai - 600 002. Telephone No: 044-30212816 Fax No: 044-42002965 Email: <a href="mailto:enq_h@camonline.com">enq_h@camonline.com</a>
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#### 24. Unit Holder's Information

##### Allocation / Refund:

The AMC shall allot units either in physical form (i.e. account statement) or in dematerialized form/ refund money within 5 working days from the closure of the MFO.

##### Email ID for communication:

First / Sole Holders should register their own email address and mobile number in their form for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.

##### Account Statements:

- The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/ transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).
- A Consolidated Account Statement (CAS) (detailing all the transactions across all mutual funds and holdings) at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month on registered email address or before 12th of the succeeding month and by 15th of the succeeding month for those who have opted for physical copy.
- Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 15th day of succeeding month on registered email address and 21st for those who have opted for physical copy, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.

For further details, refer SAI.

#### Periodic Disclosures:

SR. No	Name of the Disclosure	Frequency	Timelines	Disclosed on	Link
1.	Half Yearly Results (Jisakhef)	Half yearly	within one month from the close of each half year i.e. on 31st March and on 30th September.	AMC website AMFI website	<a href="https://www.hdfcfund.com/statutory-disclosure/scheme-financials">https://www.hdfcfund.com/statutory-disclosure/scheme-financials</a> <a href="https://www.amfiindia.com/otherdata/accounts">https://www.amfiindia.com/otherdata/accounts</a>
2.	Annual Report	Annually	not later than five months from the date of closure of the relevant account's year (i.e. 31st March each year).	AMC website AMFI website	<a href="https://www.hdfcfund.com/statutory-disclosure/annual-reports">https://www.hdfcfund.com/statutory-disclosure/annual-reports</a> <a href="https://www.amfiindia.com/otherdata/accounts">https://www.amfiindia.com/otherdata/accounts</a>
3.	Daily Performance Disclosures (after scheme completes six months of existence)	Daily	-	AMFI website	<a href="https://www.amfiindia.com/otherdata/fund-performance">https://www.amfiindia.com/otherdata/fund-performance</a>
4.	Portfolio Disclosures	Monthly/half yearly	within 10 days from the close of each month/half-year respectively.	AMC website AMFI website	<a href="https://www.hdfcfund.com/statutory-disclosure/portfolio">https://www.hdfcfund.com/statutory-disclosure/portfolio</a> <a href="https://www.hdfcfund.com/statutory-disclosure/scheme-financials">https://www.hdfcfund.com/statutory-disclosure/scheme-financials</a> <a href="https://www.amfiindia.com/online-center/portfolio-disclosure">https://www.amfiindia.com/online-center/portfolio-disclosure</a>
5.	Monthly Average Asset under Management (Monthly AAUM) Disclosure	Monthly	within 7 working days from the end of the month.	AMC website	<a href="https://www.hdfcfund.com/statutory-disclosure/aum">https://www.hdfcfund.com/statutory-disclosure/aum</a>
6.	Scheme and Benchmark Riskometer	Monthly	within 10 days from the close of each month.	AMC website AMFI website	Monthly Portfolio - HDFC Mutual Fund (hdfcfund.com) <a href="https://www.amfiindia.com/online-center/risk-o-meter">https://www.amfiindia.com/online-center/risk-o-meter</a>
7.	Scheme Summary Documents	Monthly	To be updated on a monthly basis or on changes in any of the specified fields, whichever is earlier.	AMC website AMFI website BSE website NSE website	<a href="https://www.hdfcfund.com/investor-service/fund-documents/scheme-summary">https://www.hdfcfund.com/investor-service/fund-documents/scheme-summary</a> <a href="https://www.amfiindia.com/otherdata/scheme-details">https://www.amfiindia.com/otherdata/scheme-details</a> <a href="https://www.bseindia.com/Static/Markets/MutualFunds/isd/1Amc.aspx">https://www.bseindia.com/Static/Markets/MutualFunds/isd/1Amc.aspx</a> <a href="https://www.nseindia.com">https://www.nseindia.com</a>
8.	Investor Charter	-	As and when updated	AMC website	Investor Charter

#### IMPORTANT

Before investing, investors should also ascertain about any further changes pertaining to scheme such as features, fund structure, etc. made to the Scheme Information Document/ Key Information Memorandum by issue of addenda/ notice after the date of this Document from the AMC/ Mutual Fund/ Investor Service Centres (ISCs)/ Website/ Distributors or Brokers or Investment Advisers holding valid registrations.

## 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/Only 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) OR PAN Except KYC Reference Number (PEAN) in case of PAN exempt investment.
  - Please attach proof of KYC Compliance status if not already validated. • Appropriate Plan / Option is selected.
  - If exits are applied by more than one applicant, Mode of Operation of account is indicated.
- Your investment Cheque is drawn in favour of 'HDFC Income Plus Arbitrage Omni FOF A/c PAN' or 'HDFC Income Plus Arbitrage Omni FOF A/c Investor Name' dated, signed and crossed 'As Payee only'. Application Number/Folio No. is mentioned on the reverse of the Cheque.
- Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

Documents	Individual/ HUF/ Sole Proprietary Firm	Companies/ Trusts/ Societies/ Partnership Firms/ LLP	FFI**	NRN/ OCI PIO	Minor	Investments through Consulted Attorney
1. Board/ Committee Resolution/ Authority Letter		✓				
2. List of Authorized Signatories with Specimen Signature(s) @		✓	✓			✓
3. Notarized Power of Attorney						✓
4. PAN Proof	✓	✓	✓	✓	✓	✓
5. KYC Acknowledgment Letter / Print out of KYC Compliance Status downloaded from CDSL Website Ltd. website (www.cdsl.co.in)	✓	✓	✓	✓	✓	✓
6. Proof of Date of Birth					✓	
7. Proof of Relationship with Guardian (where Minor is Investor or Nominee)					✓	
8. PIO / OCI Card (as applicable)				✓		
9. Certificate of registration granted by Designated Depository Participant on behalf of SEBI			✓			
10. Ultimate Beneficial Owner		✓	✓			✓
11. FATCA & CRS	✓	✓	✓	✓	✓	✓

@) Should be original or true copy certified by the Director / Trustee / Company Secretary / Authorized Signatory / Notary Public, as applicable.

\*\* As per prevailing SEBI (FFI) Regulations, 2019, FPIs can invest in Indian Securities only through Stock Broker and in demat mode only. # If PAN/PEAN/KYC proof of Minor is not available, PAN/PEAN/KYC proof of Guardian should be provided.

## INSTRUCTIONS

### 1. General instructions

Please read the Key Information Memorandum/ Scheme Information Document(s) of the Scheme and Statement of Additional Information and adhere to them from time to time (Scheme Documents) carefully before investing in the Scheme. Investors are requested to read and acquaint themselves about the prevailing Load structure on the date of submitting the Application Form. Also refer to instruction 21 for ASIA application.

Upon signing and submitting the Application Form and rendering payment it will be deemed that the investor has accepted, agreed to and shall comply with the terms and conditions stipulated in the Scheme Documents. Applications complete in all respects, may be submitted at the Official Points of Acceptance of HDFC Mutual Fund (the Fund).

The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction / changes if made in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes.

Investors can also subscribe to the Units of the Regular Option of the respective Plan(s) under the Scheme during IPO period through the mutual fund trading platforms viz. GSE STAM/ MF of Bombay Stock Exchange Limited and Mutual Fund Service System (MFSS) of National Stock Exchange of India Limited. For further details, investors are advised to contact DSOs of HDFC Mutual Fund or visit our website [www.hdfcfund.com](http://www.hdfcfund.com)

The Application Form number / folio number should be written by the investors on the reverse of the cheques and bank drafts accompanying the Application Form. Any application for subscription of units may be rejected if found invalid, incomplete or due to unavailability of underlying securities, etc.

**No request for withdrawal of application will be allowed after the closure of New Fund Offer Period.**

Copies of the supporting documents submitted should be accompanied by originals for verification. In case the original of any document is not produced for verification, Mutual Fund/ AMC reserves the right to seek attested copies of the supporting documents.

#### Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), investors can make their application forms directly and/or through the distributors/employees of the distributor who hold valid certification from the National Institute of Securities Markets (NISAM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

In case SEBI Registered stock broker/ non-individual Investment Advisors (IA)/Portfolio Managers are offering distributor services to their clients, they can offer only Regular Plans for that client using their distributor code/AMFI Registration Number (ARN). Accordingly, they will have visibility of their client's transaction data feeds only for such plans.

#### Investment in direct plan through stock broker/ non-individual IA/PMS:

In case SEBI Registered stock brokers/ non-individual Investment Advisors/Portfolio Managers are offering advisory services to their clients, they can execute/ invest only in direct plans of Mutual Funds for that client using their SEBI Registration Numbers as Broker/IA/PMS code. Accordingly, they will have visibility of their client's transaction data feeds only for such plans.

#### Employee Unique Identification Number (EIN)

Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributors. However, in case of any occupational

cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

#### New cadre distributors

Postal agents, retired government and semi-government officials (class E1 and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible schemes is available on [www.hdfcfund.com](http://www.hdfcfund.com)). They also need an EIN which must be quoted in the application form. In case your application for subscription through such distributor is not for an eligible scheme, it is liable to be rejected. These requirements do not apply to Overseas Distributors.

#### Overseas Distributors

For overseas Distributors, the AFIN Code provided by AMFI is required to be incorporated in the space provided. Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

### 2. Existing Unit holder information

Investor/Unit holders already having a folio with the fund should tick in section 1.3, 7, 10, 12 and 14 only. The personal and the Bank Account details as they feature in the existing folio would apply to this investment and would prevail over any conflicting information, if any, furnished in this form. In case the name of the Unit holder as provided in this application does not correspond with the name appearing in the existing folio, the application form may be rejected, at the discretion of the AMC/Fund.

### 3. Unit holder information

a. Name, address and contact details like telephone, mobile and email address need to be written in full. On successful validation of the contact details (mobile number and email id), as per AMFI Guidelines, the same will be registered in the folio. On successful validation of the investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form.

Applications under a Power of Attorney or by a limited company or a body corporate or an eligible institution or a registered society or a trust or limited liability partnership (LLP) or partnership must be accompanied by the original Power of Attorney/ board resolution or a certified true copy/duly notated copy of the same. Authorized officials should sign the Application Form under their official designation. A list of specimen signatures of the authorized officials, duly certified/ attested should also be attached to the Application Form.

All communication and payments shall be made by the fund in the name of and forming the true/ 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.

In case an investor opts to hold the Units in demat form, the applicant(s) details mentioned in Section 3, should be the same as appearing in demat account held with a Depository Participant.

b. In accordance with SEBI Circular No. CIR/MRD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/net worth and Politically Exposed Person (PEP)\* status mentioned under section 5 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., applicable for Restricted applicant is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

**The said details are mandatory for both Individual and Non Individual applicants.**

**“NYP are defined as individuals who are or have been authorized with prominent public positions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/Judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.**

**c. Accounts of Minors**

The minor shall only be the sole Unit holder in a folio. Joint holding is not allowed. Details of the natural parent viz., father or mother or court appointed/legal Guardian must be mentioned for investments made on behalf of a minor.

Date of birth of the minor along with photocopy of supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., Passport, or any other suitable proof indicating the date of birth of the minor) should be provided while opening the folio. In case of a natural parent, documents evidencing the relationship of the natural parent with the minor, if the same is not available as part of the documents mentioned above should be submitted. In case of court appointed/legal guardian, supporting documentary evidence should be provided.

The folio(s) held on behalf of a minor (Unit holder shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions herewith shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.

- d. Details under FATCA & CDR:** The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the folio(s) or any proceeds in relation thereto. Should there be any change in any information provided by you, please inform us advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax adviser. Further if you are a Citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your tax identification number or any other relevant reference ID/ Number. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

**e. Who cannot invest?**

1. United States Person (U.S. person\*) as defined under the extant laws of the United States of America, except the following:

- a. NRIs/ PIOs may invest/ transact, in the Scheme, when present in India, in lump sum subscription, redemption, switch transaction, including registration of systematic transactions only through physical form and upon submission of such additional documents/ undertakings, etc., as may be stipulated by AMC/ Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme.

- b. FPIs may invest in the Scheme as lump sum subscription and/or switch transaction (other than systematic transactions) through submission of physical form in India, subject to compliance with all applicable laws and regulations and the terms, conditions, and documentation requirements stipulated by the AMC/Trustee from time to time, prior to investing in the Scheme.

The Trustee/AMC reserves the right to not the transaction requests received from such U.S. person or hold/reject the transaction request/redem the units, if allotted, as the case may be, as and when identified by the AMC that the same is not in compliance with the applicable laws and/or the terms and conditions stipulated by Trustee/AMC from time to time. Such redemptions will be subject to applicable laws and will lead, if any.

The physical application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted ONLY at the Investor Service Centres (ISCs) of HDFC Asset Management Company Limited (HDFC AMC). Additionally, such transactions in physical application form(s) will also be accepted through Distributors and other platforms subject to receipt of such additional documents/undertakings, etc., as may be stipulated by AMC/ Trustee from time to time from the Distributors/Investors.

**2. Residents of Canada****3. Investors residing in any Financial Action Task Force (FATF) designated High Risk Jurisdiction.**

\*The term "U.S. person" means any person that is a U.S. person within the meaning of Regulation S under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, regulations, rules etc. as may be in force from time to time.

**1. Investments by FPIs:**

Foreign Portfolio Investors (FPIs) may invest in mutual fund units as per the regulations / laws applicable to them from time to time. As per the extant regulations, FPIs must hold and deal in securities only in demat mode and only through SEBI registered stock brokers.

**4. Bank Details****a. Bank Account Details (For redemptions/ Income Distribution cum Capital Withdrawal (IDCW) payment, if any):**

An investor at the time of purchase of units must provide the details of the pay-out bank account (i.e. account into which redemption/IDCW proceeds are to be paid) in Section 11 in the Application Form. The same is mandated to be provided under SEBI Regulations.

In case pay-out bank account is different from pay-in bank account mentioned under Section 11 in the Application Form, the investor subscribing under a new folio is required to submit any one of following as a documentary proof alongwith the application form validating that pay-out bank account pertains to the sole /first Applicant. In case of folios held on behalf of a minor, the pay-out bank account should be held in the name of the minor or minor with guardian in the folio. Once the bank account is registered in the folio, it can be used for both pay-out and pay-in purposes.

(i) Cancelled original cheque leaf of the pay-out bank account (where the account number and first applicant name is printed on the face of the cheque). Applicants should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse.

(ii) Self attested copy of the bank pass book or a statement of bank account with current entries not older than 3 months having the name and address of the first applicant and account number.

(iii) A letter from the bank on its letterhead certifying that the applicant maintains 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).

Note: The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Official Point of Acceptance (OPCA) of the Fund where they will be marked with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not available for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

Further, in exceptional cases where Third Party Payments (as stated under Section 9 (2d) below) are accepted, the investor is required to submit any one of the documentary proofs as stated in (i), (ii) and (iii) above for the pay-out bank account. Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details) without any of the above mentioned documents relating to pay-out bank account details will be treated as invalid and liable to be rejected.

**B. Multiple Bank Account Registration:**

An investor may register multiple bank accounts (currently upto 5 for individuals and 10 for Non – individuals) for receiving redemptions/ IDCW proceeds etc. by providing necessary documents and filling up of Multiple Bank Accounts Registration form.

**C. Indian Financial System Code (IFSC)**

IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemptions and IDCW payouts via the various electronic mode of transfers that are available with the banks.

**5. Investment Details**

Investors are required to indicate their choice of Scheme, Plan, Option and Payout option for which subscription is made at the time of filling up the Application Form. Please note that if the same is not mentioned, the Plans/Options mentioned under instruction 6 – Default Plan/Option shall apply. Investors subscribing under Direct Plan of a Scheme/Plan will have to indicate "Direct Plan" against the Scheme/Plan name in the application form. Eg. "HDFC Income Plus Arbitrage Direct Plan - Direct Plan".

**E. Plans/ Options Offered**

If investor should indicate the Plan (i.e. Direct plan/ Regular Plan) for which the subscription is made by indicating the choice in the appropriate box provided for the purpose in the application form. In case of valid applications received without indicating any choice of Plan, the application will be processed for the Plan as under:

Scenario	ARN Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be registered
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In case of wrong/ invalid/ incomplete ARN codes are mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall process the transaction under Direct Plan from the date of application without any call back to the SO.

The financial transactions of an investor when his distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently received during the suspension period shall be processed under "Direct Plan" and continue to be processed under "Direct Plan" periodically unless after suspension of ARN is revoked, with/without makes a written request to process the future instalments / investments under "Regular Plan". Any financial transactions requests received through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected.

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

**Rejection of transactions received under Regular Plan with invalid ARN**

Transactions received in Regular Plan with invalid ARN shall be processed in Direct Plan of the same Scheme (even if pertains to Regular Plan), applying the below logic:

Transaction Type	Primary ARN			SII distributor ARN			ELM*	Execution Only Mandated	Regular Plan/ Direct Plan
	Valid	Invalid	Expanded	Valid	Invalid	Valid			
Lump Sum	Y		Y					Y	Regular
Registration	Y		N						Direct
	Y		Y	RA	RA	RA	N		Regular*
		Y	Y	Y		Y			Regular
		Y							Direct
	Y		Y	Y				Y	Regular
	Y		Y	Y		Y			Direct
Topup	Y								Regular
		Y							Direct

\*Invalid ARNs\*\* shall include the following situations—

- ARN validity period expired
- ARN cancelled/terminated
- ARN suspended
- ARN holder deceased
- Name/address change, as required pursuant to SEBI Regulations, not complied by the MFD
- MFD is debarred by SEBI
- ARN not present in AMFI ARN database
- ARN not enquired with an AMC

## 7. Mode of Payment:

● **Pay-In Bank Account**

An investor at the time of his/her purchase of units must provide the details of his/her pay-in bank account (i.e. account from which a subscription payment is being made) in Section 9 of the Application Form. In case of minors, subscription payment must be made from a bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian. Please write Cheque/Payment Instrument in favour of 'The Specific Scheme A/c PAN' or 'The Specific Scheme A/c Investor Name'.

● **Resident Investors**

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

Payment may be made 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 GC or such other banks with whom the AMC may have an arrangement from time to time.

(b) For other investors not covered by (a) above:

Payment may be made by cheque or bank draft drawn on any bank, which is a member of the Bankers' Clearing House and is located at the place where the application is submitted. No money orders, post-dated cheques and postal orders will be accepted.

● **NREs, PFDs, OCI, FPI**

In the case of NRE/PFD/OCI, payment may be made either by inward remittance through normal banking channels or out of funds held in the NRE / FCNR in the case of Purchases on a repatriation bank or out of funds held in the NRE / FCNR / NRO account, in the case of Purchases on a non-repatriation basis.

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

In case, the Indian rupee drafts are purchased abroad or payment instrument does not indicate the type of account viz. FCNR or NRE accounts from which the same is issued, an account detail certificate from the Bank issuing the Indian rupee draft confirming the debit and/or foreign inward remittance certificate (FRC) by investor's banker, as the case may be, shall also be submitted.

In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument (i.e. cheque, pay order, etc.) bearing either of the following given below and crossed "Account Payee only". Investors are urged to follow the order of preference in making the payment instrument having as order:

1. The Specific Scheme A/c Permanent Account Number or
2. The Specific Scheme A/c First Investor Name

e.g. The cheque should be drawn in favour of "Name of the Plan A/c ABCDEFGHI" OR "Name of the Plan A/c Jhanshi Shah". A separate cheque or bank draft must accompany each Scheme / each Plan. Returned cheques are liable not to be presented again for collection, and the accompanying Application Form is liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.

● **Subscription through RTGS/NEFT/IMPS**

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

Name of Bank: HDFC Bank Limited

Branch: Mumbaji Wadia Building, Ground Floor, Nankai Midway Marg, Fort, Mumbai

Beneficiary Name: HDFC INCOME PLUS ARBITRAGE OMNIFUND COLLECTION A/C

Account No.: 5750001087560

RTGS/NEFT IFSC Code: HDFC0000000

The investor has to place a RTGS/NEFT request with his bank from where the funds are to be paid and submit the bank acknowledged copy of request letter with the application form and mention on the application form the UTIR (Unique Transaction Reference) Number which is generated for their request by the bank.

RTGS/NEFT request is subject to the RBI regulations and guidelines governing the same. The AMC/Fund shall not be liable for any loss arising or resulting from delay in credit of funds in the Fund/Scheme collection account.

● **DEMATERIALIZATION**

Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

FPI/N is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form/ DP statement showing active demat account details for verification. Names, mode of holding, PAN details, etc. of the investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing unless demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

All details such as address, bank details, nomination etc. will be applicable as available in the depository's records. For effecting any subsequent changes in such information, investors should approach their DP Holding/ transacting of units held in demat mode shall be in accordance with the procedures/ requirements laid down by the Depositories, viz. NSDL/ CDSL, in accordance with the provisions under the Depositories Act, 1996 and the Regulations thereunder.

## 8. E-mail Communication

Investors should ensure that the email id provided is that of First/ Sole holder or of their Family member. Family means spouse, dependent children, dependent sibling or dependent parent. This email address and mobile no. provided shall be registered in the folio for all communications. In case, this section is left blank, the email id and mobile no. of the First/ Sole Holder available in the KYC records shall be registered in the folio. First/ Sole Holder in the folio must provide their own email address and mobile number for speed and ease of communication in a convenient and cost-effective manner, with a help prevent fraudulent transactions.

If the AMC / RTA finds that the email address / mobile number provided may not be of the actual investor or the same appears incorrect / doubtful, the AMC / RTA may not capture / update such email address / mobile number in the folio. In such case they will intimate the investor to provide the correct email address / mobile number through a KYC change request form or other permissible mode.

Provision of email address, will be treated as your consent to receive, Acknowledgements, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as provided via electronic mode / mail. These documents shall be sent physically in case the Unit holder opt/request for the same. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the investor is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

The AMC / Trustee reserve the right to send any communication in physical mode.

## 9. Mode of Payment of Redemption / IDCW Proceeds via Direct Credit/ NEFT/ RTGS/IMPS etc.

The Units of the Plan cannot be redeemed by the investors directly with the Fund until the Maturity / Final Redemption date. Units of the Plan will be automatically redeemed on the Maturity / Final Redemption date.

● **Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT)**

The AMC provides the facility of Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and IDCW payments (if any) directly into the bank account of the Unit holder maintained with the banks participating in the RTGS/NEFT System.

NEFT is electronic fund transfer mode that operates on a deferred settlement (DNS) basis which settles transactions in batches. Contrary to this, in RTGS, transactions are processed continuously throughout the RTGS business hours. The minimum amount to be remitted through RTGS is Rs. 2 lakhs. There is no upper ceiling for RTGS transactions. No minimum or maximum stipulation has been fixed for NEFT transactions.

Unit holders can check the list of banks participating in the RTGS/NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres. However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in RTGS/NEFT' updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption/ IDCW (if any) proceeds via RTGS/NEFT System will be discontinued by Fund / AMC without prior notice to the Unit holder and the payments of redemption / IDCW (if any) proceeds shall be effected by sending the Unit holder(s) a cheque.

For more details on RTGS/NEFT or for frequently asked questions (FAQs) on RTGS/NEFT, Unit holders are advised to visit the RBI website www.rbi.org.in/Fund website www.hdfcfund.com

● **Direct Credit**

The AMC has entered into arrangements with chosen banks to facilitate direct credit of redemption and IDCW proceeds (if any) into the bank account of the respective Unit holders maintained with any of these banks. These banks are: Axis Bank Ltd, Citibank N.A., Deutsche Bank AG, HDFC Bank Limited, The Hongkong and Shanghai Banking Corporation, ICICI Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Ltd., Standard Chartered Bank and YES Bank Limited. The list of banks is subject to change from time to time.

In the absence of a specific request from the Unit holder exercising their choice of the mode of payment offered by the Fund from time to time, the payment of redemption / IDCW proceeds shall be effected via the RTGS/NEFT mechanism only.

Where the payment mode is not feasible / available, the payment of such proceeds will be made by DC army to be feasible.

Unit holders are advised to opt for the NEFT/RTGS, as it helps in avoiding loss of IDCW redemption warrant in transit or fraudulent encashment. Please update your IFSC Code in order to get payments via electronic mode in to your bank account.

The AMC / Fund shall not be held liable for any losses/ claims, etc. arising on account of processing the direct credit or credit via RTGS/NEFT of redemption / IDCW proceeds on the basis of Bank Account details as provided by the Unit holder in the Application Form.

In case of unforeseen circumstances, the AMC/Fund reserves the right to issue a mail notice through electronic modes, if relevant details are available in investor's folio/KYC records.

Any charges levied by the investor's bank for receiving payment through electronic mode will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges.

AMC reserves the rights to change the payout mode from cheque to electronic credit (or vice versa) in case such a situation arises requiring the need for this conversion in payout mode to ensure faster payment.

● **Mode of Payment for Unit holders holding Units in Demat Form**

Investors will receive their redemption payment/ IDCW proceeds directly into their bank accounts linked to the demat accounts. Please ensure to furnish the Bank Account details under Section 11. For investors, who have invested through the offline mode and subsequently dematerialized the units, investors will receive their redemption/IDCW payments directly into the bank account registered with their demat account ONLY irrespective of the account registered with us at the time of offline application.

## 10. ELECTRONIC SERVICES (e-Services)

In order to transact online, all investors must create User ID and password themselves. For individuals (sole holders), the online access will automatically be enabled once folio is created. However, non individuals and individuals with mode of holding as Joint, investors will be able to create User ID and Password only if they have opted for online access in the application form and the same has been enabled after folio creation upon receipt of all required valid documents.

The e-Services facility includes HDFCFund e-Services, a Unitholder's transaction portal. The AMC/Fund may at its sole discretion offer/discontinue any and/or all of the e-Services facilities offered to any Unitholder in the event the facility is restricted under the applicable jurisdictional laws of such Unitholder.

## HDFCFund e-Services

The Fund's website www.hdfcfund.com offers the facility to enable Unitholders to execute purchases, redemptions, switches, Systematic Investments, Follow-up Charge IDCW option, Trans for IDCW plan, add/update Nominee details, address/bank details, update contact details. In addition, a Unitholder can seek account details, view his portfolio's valuation, download various account statements, request for documents and avail such other services as may be introduced by the Fund from time to time. HDFCFund e-Services is also available as an app on mobile devices. Unitholders can have access by downloading the app.

## e-Alerts

This facility enables the Unit holder to receive SMS/ email / WhatsApp/ other electronic / notifications/ confirmations for purchases, redemptions, SIP switch, IDCW declaration details and other alerts.

For the details and the terms and conditions applicable for availing e-Services, please visit our website www.hdfcfund.com

**T1. Unit Holding Options**

Investors are provided two options to hold their Units viz. Physical mode and Demat mode. For units in Physical mode (non demat), an account statement will be issued. For units held in demat mode, Units shall be directly credited to the investor's demat account after the realisation of payment funds and disbursements will issue a statement. Demat facility is not available in case of units offered under the Daily/Weekly/Fortnightly (DCW Option(s)). Please refer to the list of all the schemes/ plans/ options on the website of the Fund, viz. [www.hdfcfund.com](http://www.hdfcfund.com) which offer the facility of holding the units in demat mode.

Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for verification.

Names, mode of holding, PAN details, etc. of the investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realisation of payment. In case the demat details mentioned in the application are incomplete/correct or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

All details such as address, bank details, number etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable. **Account statement (CAS) for units held in demat mode will be issued only by NSDL / CDSL.**

Holding / transacting of units held in demat mode shall be in accordance with the procedures / requirements laid down by the Depositories, viz. NSDL / CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder.

**T2. Signatures**

Signature(s) should be in English or in any Indian Language. Applications on behalf of minors should be signed by their natural parent/legal guardian. In case of a HUF, the Karta should sign the Application Form on behalf of the HUF.

In case of an application through a constituted Attorney, the Power of Attorney should be signed by the investor and the constituted Attorney. The Application Form should be signed in such cases by such constituted Attorney.

**T3. Nomination**

**Rights, Entitlement and Obligation of the investor and nominee / instructions**

- If you are opening a new demat account / MF folio, you have to provide nomination. Otherwise, you have to follow the specific procedure for Opt-out.
- The nomination can be made only by individuals applying for holding units on their own (not singly or jointly).
- You can make nomination or change nominee any number of times without any restriction.
- You are entitled to receive acknowledgement from the AMC / DP for each instance of providing or changing nomination.
- Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unit holder cannot nominate.
- Nomination is not allowed in a folio where Minor is the unit holder.
- The applicant for this nomination form in joint folios / account, shall be the same as that of your joint MF folio / demat account, i.e.
  - Either or Survivor Folios / Accounts - any one of the holders can sign.
  - First holder Folios / Accounts - only first holder can sign.
  - Jointly Folios / Accounts - both holders have to sign.
- A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee is to be provided optionally.
- 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 may be nominated subject to the applicable exchange control regulations.
- Multiple Nominees:** Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding up to a total of 100%. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation / share entitlement shall be made equally amongst all the nominees. Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.
- In case of demise of the investor and any one of the nominees, the regulated entities shall distribute the assets pro-rata to the remaining nominees.
- Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
- Nomination shall stand rescinded upon the transfer of units.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/Mutual Fund/ Trustee against the legal heir(s).
- The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
- In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

**\*\*Joint Accounts:**

Event	Transmission of Account/ Folio to
Demise of one or more joint holder(s)	Surviving holder(s) through name deletion. The surviving holder(s) shall inherit the assets as owners.
Demise of all joint holders simultaneously - living nominee	Nominee
Demise of all joint holders simultaneously - not having nominee	Legal heir(s) of the youngest holder

**Transmission aspects**

- Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single account/folio.
- In case all your nominees do not claim the assets from the AMC / DP, then the residual unclaimed asset shall continue to be with the AMC in case of MF units and with the concerned Depository in case of Demat account.
- Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heir(s) of the deceased investor. In this regard, no dispute shall be against the AMC / DP.
- Demise of Nominee: In the event of the nominee(s) pre-deceasing the unit holder(s), the unit holder(s) is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unit holder(s). In case of multiple nominees, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed on pro-rata basis (as illustrated below) amongst the surviving nominees. Nominee's legal heir cannot claim the assets on behalf of deceased Nominee(s).

% share as specified by investor at the time of nomination		% assets to be apportioned to surviving nominees upon demise of investor and nominee 'N'			
Nominee	% share	Nominee	% initial share	% of N's share to be apportioned	Total % share
A	50%	A	0%	0%	0%
B	30%	B	30%	45%	75%
C	10%	C	10%	15%	25%
Total	100%	-	40%	60%	100%

**T4. Permanent Account Number**

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicant(s) to mention the permanent account number (PAN) irrespective of the amount of investment [except as given below]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his / her natural parent/legal 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. PAN card copy is not required separately if KYC acknowledgement letter is made available with PAN number. The fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

No Redemption and related transaction(s) will be processed, in case PAN is not updated in the folio. Accordingly, such unit holders will have to submit the redemption and related transactions along with a self-attested copy of PAN, for all the joint holders. Such request will be processed only after successful validation of the PAN with the Income Tax Department's portal. If the PAN validation fails, or if the request is not accompanied with a copy of the PAN card, such request will not be processed. Such Unit holders will have to resubmit the transaction request along with self-attested copy of valid PAN card.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website [www.hdfcfund.com](http://www.hdfcfund.com).

**• PAN Exempt Investments**

SEBI vide clause 167.1 of Master Circular has clarified that investments in mutual funds schemes (including investments in SIPs) of upto Rs.50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, HUFs but not PNs, Minors) and Sole proprietary firms who do not possess a PAN ("Eligible Investors")\* are exempt from submission of PAN for investments upto Rs.50,000 in a rolling 12 month period or in a financial year i.e. April to March. However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI regulated KYC Registration Authorities (KRAs). Eligible Investors must quote PAN / Exempt KYC Reference Number (PEXRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form. In case the applicant is a minor, PAN / PEXRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEXRN issued by any one of the KRAs.

If an application for investment together with investments made in a rolling 12 month period or in a financial year exceeds Rs.50,000, such an application will be rejected.

Folio / Additional Purchase and Systematic Investment Plans will be covered in the limit of Rs.50,000. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs.50,000 or more, in accordance with the current Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

The detailed procedures / requirements for accepting applications shall be as specified by the AMC/Trustee from time to time and their decision in this regard will be final and binding.

\* MF's and other categories are not eligible for such investments.

**T5. Prevention of Money Laundering**

SEBI vide its circular no. CIR/ISO/AML/2010 dated December 31, 2010 issued a 'Master Circular on Anti Money Laundering (AML) Standards/ Combating the Financing of Terrorism (CFT)/Obligations of Securities Market Intermediaries under the Prevention of Money Laundering Act, 2002' which has been most recently updated on February 03, 2023 and other circulars issued from time to time, mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contribution or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in terms and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the investor(s) and with a view to monitor transactions for the prevention of money laundering, the AMC/ Fund reserves the right to seek information, record investor's telephonic calls and/or obtain and retain documentation for establishing the identity of the investor(s), their beneficial ownership, proof of residence, source of funds, etc. It may verify identity and obtain any incomplete or additional information for this purpose.

The Fund, AMC, Trustee and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folio/subjection of any application / allotment of Units or mandatory redemption of Units due to non-compliance with the provisions of the PMLA, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes

that transaction is suspicious in nature within the purview of the PMLA and SEBI (AMFI) circular(s) and reporting the same to FIU-IND.

For further details, please refer Section 'Provision of Money Laundering' under the Statement of Additional Information available on our website [www.hdfcfund.com](http://www.hdfcfund.com).

## 16. Know Your Customer (KYC) Compliance

### A. KYC registered under KYC Registration Agency (KRA):

#### Units held in account statement (non demat) form

It is mandatory for the investors to update the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter for all purchases/ switches/ redemptions/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/ Flexi STP/ Flexi Div Payout/ Transfer of IDCW Plan Facility ("DP Facility"). Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. For cases where the KYC status is 'Under Process'/'In-Progress', AMC may accept the subscription/switch transactions and process the same, but keep the units 'on hold' from any further transactions till KYC status is 'Verified'.

SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website [www.hdfcfund.com](http://www.hdfcfund.com). Existing KYC compliant investors of the Fund can continue the practice of providing KYC Acknowledgement Letter/ Proof of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website ([www.cvlinfo.com](http://www.cvlinfo.com)) using the PAN of the investor.

Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with the Fund provided the KYC has been done with Aadhaar as the Proof of Identity. In case, the KYC is done with any other Officially Valid Document as proof of identity, the investor would need to undergo the KYC every time they invest with a new SEBI registered intermediary i.e. AMC. However, the Fund reserves the right to carry out fresh KYC of the investor in its discretion.

#### Units held in electronic (demat) form

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/ AMC. In the event of non-compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the Investors at the applicable NAV, subject to payment of exit load, if any.

For further details, please refer Section 'Know Your Customer (KYC) Compliance' under Statement of Additional Information available on our website [www.hdfcfund.com](http://www.hdfcfund.com).

### B. Central KYC Records Registry (CKYC):

The Government of India vide their Notification dated November 26, 2015 authorized the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Provision of Money-Laundering Act, 2002. SEBI required all the market intermediaries to update/ upload KYC details of the new customer/investors (not KYC-KRA compliant) on CERSAI's online platform. CERSAI is

a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and interoperability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting them verified every time when the customer/investor creates a new relationship with a financial entity. Central KYC (CKYC) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Member") and that the same may be quoted by the investor wanting to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYC. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self-certified copy of the investor's PAN card and upload/upload the same in CKYC.

The address, date of birth and other key information of the investors will get updated from KRA-KYC database or any other KYC database as authorized by Regulators.

In case the investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form".

### 17. Ultimate Beneficial Owner(s)

Pursuant to SEBI Master Circular No. SEBI/HO/MRD/MISD-SEC-5/P/CI/1003/072 dated February 02, 2023 on AMFI/CFT Obligations/Guidelines on Identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MRD/20/2013 dated January 24, 2013 and other circulars issued from time to time, investors (other than individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))'. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or log on to 'Investor Corner' section on our website [www.hdfcfund.com](http://www.hdfcfund.com) for the Declaration Form.

### 18. CONSENT FOR TELEMARKETING

HDFC AMC shall treat this as an explicit consent by the Unit Holder(s) to send promotional information/ material to the mobile number(s)/ email id provided by the Unit Holder(s) in the Application Form and such consent shall supersede all the previous consents/ registrations by the Unit Holder(s) in this regard. If you do not wish to receive such promotional information/ materials, please write to us at [cbcr@hdfcfund.com](mailto:cbcr@hdfcfund.com) or submit a written application at any of the Investor Service Centres (ISC) of the Fund. Please quote your PAN and folio number(s) while communicating with us to help you serve better.

### 19. ONLINE DISPUTE REDRESSAL MECHANISM

In accordance with SEBI Circular No. SEBI/HO/DWD/DWL-340-1/P/CI/2023/145 dated July 31, 2023 (updated on August 4, 2023) ("the Circular"), all disputes between institutional or corporate clients and AMC can be resolved, at the option of the institutional or corporate client:

- in accordance with the circular and by harnessing online conciliation and/or online arbitration as specified in the circular; OR
- by harnessing any independent institutional mediator, independent institutional arbitrator and/or independent arbitration institution in India.

Thus, institutional/corporate clients have to choose their option under Section 13.

## 20. ADDITIONAL INSTRUCTIONS FOR APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)

A. HDFC Mutual Fund extends ASBA facility to the investors subscribing for the Units under this New Fund Offer ("NFO") in addition to its existing mode of subscriptions, subject to the same being extended by all the concerned intermediaries involved in the ASBA process. For availing this facility, investors are requested to check with the Designated Branches ("DBs") of the Self-Certified Syndicate Banks ("SCSBs"). The list of SCSBs is available at the back cover page of the SIM and on the websites of SEBI ([www.sebi.gov.in](http://www.sebi.gov.in)), HDFC Mutual Fund ([www.hdfcfund.com](http://www.hdfcfund.com)), NSE ([www.nseindia.com](http://www.nseindia.com)) and BSE ([www.bseindia.com](http://www.bseindia.com)).

Investors shall use the ASBA Application Form bearing the stamp of the Syndicate Members and/or the DBs of SCSB, as the case may be, for the purpose of making an application for Subscription of Units of Plan(s) under the Scheme. Investors are required to submit their applications, either in physical or electronic mode. In case of application in physical mode, the investor shall submit the application at the DBs of the SCSB. In case of application in electronic form, the investor shall submit the application either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for blocking funds in the ASBA account held with SCSB, and accordingly registering such Applications. On submission of the application, the investor is deemed to have authorized (i) the SCSB to do all acts as are necessary to make the application including, blocking or unblocking of funds in the bank account maintained with the SCSB specified in the application; transfer of funds to the Bank Account of the Scheme/HDFC Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment is made; and (ii) the Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application ("ASBA Account"), upon rejection of the application/winding up of the Scheme, as the case may be.

Applications completed in all respects, must be submitted at the SCSBs with when the bank account is maintained.

In case the ASBA application form is erroneously submitted at any of the official points of acceptance of the Fund, the same shall be rejected.

The SCSB shall block amount equivalent to the application amount mentioned in the Form, after verifying that sufficient funds are available in the bank account ("ASBA Account") till the date of allotment of Units or upon rejection of the application/winding up of the Scheme, as the case may be.

No request for withdrawal of ASBA application form will be allowed after the closure of New Fund Offer Period.

### B. SCSB DETAILS

Investors shall correctly mention the bank account number in the application and should ensure that funds equal to the application amount towards the Subscription of Units are available in the ASBA Account before submitting the application to the respective DBs.

In case the amount available in the ASBA Account specified in the application is insufficient, the SCSB shall reject the application.

### C. DEMATERIALIZATION

Investors desiring to get allotment of units through ASBA process must have an active beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL)/ Central Depository Services Limited (CDSL). Investors may note that if the DP-ID, beneficiary account and the PAN provided in the form are incomplete, incorrect or do not match with the Depository records, the application shall be rejected.

### D. REDRESSAL OF COMPLAINTS

All grievances related to ASBA facility shall be addressed to the SCSB, where the application form was submitted or to the RTA viz. Computer Age Management Services Ltd (CAMS).

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# HDFC Income Plus Arbitrage Omni FOF

Application No.:

An Open-ended Fund of Fund Scheme investing in units of domestic Arbitrage Schemes and active/passive Debt-oriented Schemes

Investors must read the Key Information Memorandum and the instructions before completing this Form. This Form should be completed in English and in BLOCK LETTERS only.

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

New Fund Offer (NFO) Opens on:	February 27, 2026
New Fund Offer (NFO) Closes on:	March 11, 2026
Scheme re-opens on:	Scheme will re-open for continuous Sale and Repurchase within 5 business days from the date of allotment of units under NFO

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	Scheme Riskometer#	Benchmark Riskometer#
<ul style="list-style-type: none"> <li>Capital appreciation / generate income over long term.</li> <li>Investment in Units of domestic Arbitrage schemes and active/passive Debt-oriented schemes.</li> </ul> <p>*Investors should consult their financial advisors, if in doubt about whether the product is suitable for them.</p> <p># The product labeling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics in model portfolios and the same may vary post NFO when the actual investments are made.</p> <p>For latest information, investors may refer to the Monthly Portfolio disclosed on the website of the Fund VC, www.hdfcfund.com</p>	<p>The risk of the Scheme is High</p>	<p>The risk of the Benchmark is High</p>

ADITYA Code/Stock Broker/ Portfolio Manager Registration Number (PMRN)	ADITYA/Portfolio Managers/ Stock Broker's Name	Sub Agent's PIN	Bank Branch Code	Internal Code for Sub-Agent/ Employee	Employee Unique Identification Number (EURN)	FOR OFFICE USE ONLY (TIME STAMP)	CAMS bar code

EON Declaration (only where EON box is left blank) (Refer instruction 1)  
I/We hereby confirm that the EON box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

First / Sole Applicant / Guardian / POA Holder	Second Applicant	Third Applicant

### 1. EXISTING UNIT HOLDER INFORMATION (IF YOU HAVE EXISTING FOLIO, PLEASE FILL IN DECISIONS NO. 1, 5, 7, 10, 12 AND 14 ONLY. Refer instruction 2).

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

2. MODE OF HOLDING (Please tick (✓))  Single  Joint (Default)  Anyone or Survive

### 3. UNIT HOLDER INFORMATION (Refer instruction 3) DATE OF BIRTH/DATE OF INCORPORATION \_\_\_\_\_ Proof of date of birth: Please (✓) Attached

NAME OF FIRST / SOLE APPLICANT (In case of Minor, there shall be no joint holders) (Name of the subscriber needs to as per PM records/all withdrawer)

Mr. Ms. M/s. \_\_\_\_\_ PAN/PEN/PAN# \_\_\_\_\_

KYC Number \_\_\_\_\_ KYC # (Please tick (✓)) (Mandatory)  Proof Attached

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. \_\_\_\_\_ Designation \_\_\_\_\_ Contact No. \_\_\_\_\_

PAN/PEN/PAN# \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_

KYC Number \_\_\_\_\_ KYC # (Please tick (✓)) (Mandatory)  Proof Attached

Relationship with Minor (Please (✓))  Father  Mother  Court appointed Legal Guardian  Proof of relationship with minor (Please (✓)) Attached  Mandatory Refer instruction 4c

CONTACT DETAILS OF FIRST / SOLE APPLICANT Country Code - Mobile \_\_\_\_\_ Telephone No. Office \_\_\_\_\_

STD Code  Co.  Res. \_\_\_\_\_ Telephone No. Office \_\_\_\_\_

Alerts Mobile  Disc. Email of First / Sole holder  BY E-MAILS

This mobile number belongs to (Mandatory Please (✓))  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  POA  Custodian (for IPFs only)  PM

This email id belongs to (Mandatory Please (✓))  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  POA  Custodian (for IPFs only)  PM

I hereby declare that I shall immediately notify any change to the mobile number/ email id. (Refer instruction 4)

I/We would like to register for online access to transact on HDFCMF Online Investors as per the terms & conditions displayed on website: www.hdfcfund.com (Email id mandatory) (only for non individuals and individuals with mode of holding as 'Joint'). Refer instruction 10.

\* On providing email-id investors shall receive the scheme wise annual report or an abridged summary thereof/ account statements/ statutory and other documents by email. However, if the investors wish to receive physical copy of the scheme wise annual report or an abridged summary thereof (Please tick (✓)) Opt-in  (Refer instruction 8)

MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Refer instruction 3a)

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

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

# Please attach Proof. Refer instruction No 14 for PAN/PEN and No 15a for KYC (KIA). Refer instruction No 15b for KYC Identification Number issued by CAYCE.

### 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 1800 201 6767 / 1800 419 7676 (Toll Free))

Date: \_\_\_\_\_

**HDFC MUTUAL FUND**  
Head Office : HDFC House, 2nd Floor, H.T. Parekh Marg, 100-100,  
Bockbay Reclamation, Churchgate, Mumbai - 400 020.

Application No.:

Received from Mr. / Ms. / M/s. \_\_\_\_\_

an application for subscription / redemption of \_\_\_\_\_ Units of HDFC Income Plus Arbitrage Omni FOF

DC Stamp & Signature

Status of First/ Sole Applicant (Please tick (-))  Individual  Non-Individual\* (Please attach FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self-Certification Form) (Mandatory) (Refer instruction 3 & 7)

Resident Individual  Partnership  Trust  HUF  ADP  PO  Pvt. Ltd. Company  Public Ltd. Company  Minor through guardian  BOI  OCI  Body Corporate  LLP  
 Society/Club  NRI-Repatriation  NRI-Non-Repatriation  Foreign National Resident in India  FII  Sole Proprietorship  Non-Profit Organisation  Others

LD No. \_\_\_\_\_ Expiry Date: DD MM YYYY

(Mandatory for Non-Individuals transacting / proposing to transact for an amount of Rs. 50 crore or more)

\* Trust/Societies/Partnership companies to give below declaration

We are a "Non-Profit Organization" (NPO) which has been constituted for religious or charitable purposes referred to in clause (35) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1960) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).  YES  NO  
 If yes, please quote Registration No. of Charan portal of Nil Rayer.  
 (If not registered already please register immediately and confirm with the above information)

**4. JOINT APPLICANT DETAILS, if any (Refer instruction 3) (In case of Minor, there shall be no joint holders)**

**1. NAME OF SECOND APPLICANT** \_\_\_\_\_ DATE OF BIRTH: DD MM YYYY  
 Mr. Ms. M/L \_\_\_\_\_  
 Nationality: PAN/A/ P/OTHER \_\_\_\_\_  
 KYC Number: \_\_\_\_\_ KYC # (Please tick (-)) (Mandatory)  Proof Attached

**CONTACT DETAILS OF SECOND APPLICANT**  
 Mobile No. \_\_\_\_\_ (Does Email of First / Sole holder?)  YES  NO  
 This mobile number belongs to (Mandatory Please (-))  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  POA  Custodian (for FPs only)  PMS  
 This email id belongs to (Mandatory Please (-))  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  POA  Custodian (for FPs only)  PMS

**2. NAME OF THIRD APPLICANT** \_\_\_\_\_ DATE OF BIRTH: DD MM YYYY  
 Mr. Ms. M/L \_\_\_\_\_  
 Nationality: PAN/A/ P/OTHER \_\_\_\_\_  
 KYC Number: \_\_\_\_\_ KYC # (Please tick (-)) (Mandatory)  Proof Attached

**CONTACT DETAILS OF THIRD APPLICANT**  
 Mobile No. \_\_\_\_\_ (Does Email of First / Sole holder?)  YES  NO  
 This mobile number belongs to (Mandatory Please (-))  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  POA  Custodian (for FPs only)  PMS  
 This email id belongs to (Mandatory Please (-))  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  POA  Custodian (for FPs only)  PMS

**5. ADDITIONAL KYC DETAILS (Refer instruction 2b)**

Occupation details for:	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian	Publicly Exposed Person (PEP) details:	Is a PEP	Related to PEP	Not Applicable
Private Sector Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 <sup>st</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public Sector Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2 <sup>nd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3 <sup>rd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Students	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Authorized Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Apprentice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Promoters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Partners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Karta	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Whole-time Director	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proprietorship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Trustee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others (Please specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Non-Individual Investors involved/ providing any of the mentioned services  Foreign Exchange / Money Changer Services  Gaming / Gambling / Lottery / Casino Services  
 Money Lending / Powering  None of the above

Gross Annual Income Range (in Rs.)	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian	Gross Annual Income Range (in Rs.)	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10-25 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-5 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	25 lac- 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5-10 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	> 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OT Network in Rs. (Mandatory for Non-Individual) (not older than 1 year) \_\_\_\_\_ DD MM YYYY

**6. POWER OF ATTORNEY (PoA) HOLDER DETAILS**

Name of PoA: Mr. Ms. Mrs. \_\_\_\_\_  
 PAN/A/ P/OTHER \_\_\_\_\_  
 KYC Number: \_\_\_\_\_ KYC # (Please tick (-)) (Mandatory)  Proof Attached  
 Mobile No. \_\_\_\_\_ (Does Email of PoA holder?)  YES  NO

\* Please attach Proof. Refer instruction No 14 for PAN/A/P/OTHER and No 16a for KYC (KTA). Refer instruction No 16b for KYC Identification Number issued by CRYK.

Particulars			
Scheme Name / Plan / Option / Sub-option / Payout Option	Order / Payment Instrument / UTR No. / Date	Drawn on (Name of Bank and Branch)	Amount in Rupees (Rs.)
NEFT Income Plus Arbitrage Deal FOF			

Please Note: All Purchases are subject to valuation of Cheques / Payment Instrument.

**7. FITCA AND CRS INFORMATION (for individual including Sole Proprietor) (Self Certification) (Refer instruction 3)**

The below information is required for all applicant(s)/ guardian

 Address Type:  Residential or Business  Residential  Business  Registered Office (for address mentioned in form/existing address appearing in Folio)

Category	First Applicant/Guardian in case of Minor	Second Applicant/ Guardian	Third Applicant
Place/ City of Birth			
Country of Birth			
Country of Tax Residency#			

Mandatory

In the applicant(s)/guardian's Country of Birth/Citizenship/ Nationality/Tax Residency other than India? Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below*	First Applicant/Guardian in case of Minor	Second Applicant/ Guardian	Third Applicant
	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If Yes, please provide the following information (mandatory)

Category	First Applicant/Guardian in case of Minor	Second Applicant/ Guardian	Third Applicant
Tax Payer Ref. ID No. #			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or other, please specify]			

#To also include USA, where the individual is a citizen/ green card holder of USA. \* In case Tax Identification Number is not available, kindly provide its functional equivalent.

**8. UNIT HOLDING OPTION  DEMAT MODE\* (Enclose Latest Client Master / Demat Account Statement)  PHYSICAL MODE (Default) (refer instruction 11)**

\*Demat Account details are mandatory for (i) FPIs and (ii) investors who wish to hold the units in Demat Mode (Account statement (CAS) for units held in demat mode will be issued only by NSDL/CDRL)

NSDL	DP Name _____	DP ID <input type="checkbox"/> I <input type="checkbox"/> N	Beneficiary Account No. _____
CDRL	DP Name _____	Beneficiary Account No. _____	

**9. INVESTMENTS & PAYMENT DETAILS (Please +) (Refer instruction 5 & 6 for Scheme details and instruction 7 & 8 for Payment Details)**

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

<input type="checkbox"/> Regular Plan (Purchase/ Redemption routed through Distributor) Mention valid ARN in Key Partners/ Agent Information	<input type="checkbox"/> Direct Plan (Purchase/ Subscription made directly with the Fund) Mention DIRECT in Key Partners/ Agent Information				
Scheme/Plan/Sub Option/ Frequency					
<input type="checkbox"/> Growth Option <input type="checkbox"/> Income Distribution cum Capital Withdrawal (IDCW) Option (The amounts can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.)	<input type="checkbox"/> Payoff <input type="checkbox"/> Reinvestment				
Mode of Payment: <input type="checkbox"/> Cheque <input type="checkbox"/> NEFT/ RTGS/ Fund Transfer <input type="checkbox"/> One Time Mandate (OTM)					
Name of Bank: HDFC Bank Limited <b>Branch:</b> Marolji Wadia Building, Ground Floor, Marolji Maheshwari Marg, Fort, Mumbai					
Beneficiary Name: HDFC INCOME PLUS ARBITRAGE OMN FOR WFO COLLECTION A/C <b>Account No:</b> 5750001087565 <b>RTGS/ NEFT IFSC Code:</b> HDFC0000000					
Please note that OTM can be selected as mode of payment provided OTM is already registered. In case OTM is not registered please fill in the attached OTM Debit Mandate to make future transactions via OTM					
Drawn on Bank / Branch	Pay-in Bank Account No (for Cheque Only)	Cheque/ Payment Instrument/ UTR No.	Cheque/ Payment Instrument/ UTR Date	Amount of Cheque / Payment Instrument / RTGS/ NEFT in figures (Rs.)	Net Cheque Amount
Cheque Amount (in words): _____					

**10. BANK ACCOUNT DETAILS OF THE FIRST / SOLE APPLICANT (For redemption/ IDCW Payments if any) (refer instruction 4)**

(Mandatory to attach proof, in case the pay-out bank account is different from the bank account mentioned under Section 9 above.)

For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

Mandatory

Bank Name	Bank City
Branch Name	
Account Number	Account Type (Please +) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others _____
BSC Code***	*** Refer instruction 10 (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)

**11. MODE OF PAYMENT OF REDEMPTION / IDCW PROCEEDS (refer instruction 9)**

The redemption / IDCW proceeds will be directly credited to the investor's bank account.



**13. RESOLUTION OF DISPUTES (For Institutional or corporate clients) (Refer instruction 19)**

Smart ODR **OR**  by harnessing any independent institutional mediator, independent institutional conciliator and/or independent arbitration institution in India.

**14. DECLARATION & SIGNATURE/S (refer instruction 12)**

- I/We have read, understood the terms and conditions of the scheme related documents and the attachment issued from time to time, Key Information Memorandum of the Schemes as well as the rules and regulations of SEBI, AMFI, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable to me/us from time to time and agree to comply with the same as a Unitholder. I/We hereby apply to the Trustees for allotment of Units of the Scheme(s) of HFEC Mutual Fund (Fund) and confirm and declare as under:
- I/We are an eligible investor(s) as per the scheme related documents and not prohibited from accessing capital markets by any order/holding/ judgement etc. passed by SEBI (Statutory Authority or Courts in India and Foreign laws. I am/We are authorized to make this investment as per the Constitutive documents/ authorization(s). The amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention and/or violation of any act, rules, regulations, notifications or directions issued by any regulatory authority in India.
  - I/We will be bound by the Funds terms and conditions as amended from time to time.
  - The information given by me/As in or along with this application form is true and correct and I/we shall furnish such other for the additional information as may be required by the HFEC Asset Management Company Limited (AMC)/ Fund. I/We undertake to promptly inform the AMC/ Fund/Registrar and Transfer Agent (RTA) in writing about any change in the information furnished by me/us from time to time.
  - I/We hereby authorize you to disclose, share, send in any form/transmit/reproduce the above information and/or any part of it including the change/updates that may be provided by me/us to the Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single update/ submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc. without any limitation/cease to me/us.
  - I/We hereby consent for providing transactions data fund, portfolio holdings, NAV etc. in respect of my/our transactions under Direct Plan to the RTA/Portfolio Managers/Stock Broker registered in the concerned field, if applicable.
  - I/We shall be liable and responsible for any loss, claims, suit/s, directly or indirectly by AMC/ Fund/ RTA/ SEBI intermediaries, arising out of any false, misleading, inaccurate and incomplete information furnished by me/us at the time of investing/subscribing the units. I/We hereby unconditionally and irrevocably indemnify and at all time keep indemnified, save and harmless AMC/Fund/Trustee and their officers, directors and employees against all actions, proceedings, claims, losses, damages, charges and expenses incurred or suffered (paid by AMC/Fund in this regard and in case of any dispute regarding the rightly, validity and authorization of my/our transactions.
  - The AFN 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 CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/ COMMUNICATED ANY INDICATIVE PORTFOLIO AND/ OR ANY INDICATIVE YIELD BY THE FUND/AMC/ITS DISTRIBUTOR FOR THIS INVESTMENT.**

**Consent for Telemarketing (Refer instruction 18):**

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

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

I/We hereby confirm to have read, understood and agree to the terms of Privacy Policy (available on <https://www.hfecfund.com/>) ("Policy") of HFEC AMC/ Fund.

I/We hereby accord my/our consent to HFEC AMC/Fund for collecting, receiving, processing, storing, sharing, handling or disclosure of my/our Personal Data and hereby authorize to disclose it to the third party or another body corporate or any person acting under a lawful contract with HFEC AMC, in accordance with the Privacy Policy.

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

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

**For NRIs/ PIO/ OCs/ EPs only:**

I/We confirm that my application is in compliance with applicable Indian and foreign laws.

For NRIs/ PIO/OCs Please (✓)  Repatriation basis  Non-repatriation basis

**SIGN HERE**

(Please write Application Form No. / Folio No. on the reverse of the Cheque / Payment Instrument.)

Principal Applicant/Shareholder/First Holder

Second Applicant

Third Applicant

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## HDFC Income Plus Arbitrage Omni FOF

Application No.:

An Open-ended Fund of Fund Scheme investing in units of domestic Arbitrage Schemes and active/ passive Debt-oriented Schemes

Investors must read the Key Information Memorandum and the instructions before completing this Form.  
This Form should be completed in English and in BLOCK LETTERS only.

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

New Fund Offer (NFO) Opens on:	February 27, 2026
New Fund Offer (NFO) Closes on:	March 11, 2026
Scheme re-opens on:	Scheme will re-open for continuous Sale and Repurchase within 5 business days from the date of attainment of units under NFO

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	Scheme Riskometer#	Benchmark Riskometer#
<ul style="list-style-type: none"> <li>Capital appreciation/growth income over long term.</li> <li>Investment in Units of domestic Arbitrage schemes and active/passive Debt-oriented schemes.</li> </ul>	 <p>The risk of the Scheme is High</p>	 <p>The risk of the Benchmark is High</p>
<p>*Investors should consult their financial advisors, if in doubt about whether the product is suitable for them.</p> <p># The product rating assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.</p> <p>For latest information, investors may refer to the Monthly Portfolios disclosed on the website of the fund viz. www.hdfcfund.com</p>		

### APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

(The Application Form should be completed in English and in BLOCK LETTERS only.)

ASBA Application No.

KEY PARTNER / AGENT INFORMATION (Investor/Agents under Direct Plan must mention "Direct" in PAN column.) (Refer Instruction 1)						FOR OFFICE USE ONLY (TIME STAMP)	CAMS Bar code
AFN/BA Code/Portfolio Manager Registration Number (PMRN)	AFN/BA/Portfolio Manager's Name	Sub Agent's AIB	Bank Branch Code	Internal Code for Sub-Agent/Employee	Employee Unique Identification Number (EIN)		

EIN Declaration (only where EIN box is left blank) (Refer Instruction 1)  
I/We hereby declare that the EIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or substantiating the advice of re-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

First Applicant (Guardian / PoA)	Second Applicant	Third Applicant

1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, please fill in section 1, 1a, 1d and proceed to section 2. Refer Instruction 1.)

Folio No. / / Folio details in our records will apply for this application provided the details match with your demat account.

1a. UNIT HOLDER INFORMATION (Names should be in the same sequence as appearing in your demat account. In case of discrepancies, the Application is liable to get rejected. Refer Instruction 2.)  
DATE OF BIRTH/DATE OF INCORPORATION (Mandatory in case of Minor) DD MM YYYY  
Please (-) Please (-)

NAME OF FIRST / SOLE APPLICANT (In case of Minor, there shall be no joint holders) (Name of the unit holder needs to as per PAN records (all unit holder)

Mr. Ms. Ms.  
Nationality PAN/PCEIN  
KYC # (Please tick (-)) (Mandatory)  Post Attached

# Please attach Proof. Refer instruction No 14 for PAN/PCEIN and No 15a for KYC (KOA). Refer instruction No 16a for KYC Identification Number issued by CRYOL.

#### ACKNOWLEDGEMENT SLIP FOR SCSB (HDFC Income Plus Arbitrage Omni FOF)

TO BE RETAINED BY THE SCSB (To be filled by the Solo/First Applicant)			HDFC MUTUAL FUND		Date:
			Head Office - HDFC House, 2nd Floor, H.T. Park Marg, 105-106, Backbay Reclamation, Churchgate, Mumbai - 400020		ASBA Application No.
Received from Mr./Ms. Address	SCSB Account Details		Total Amount to be blocked		
Tel./Fax Mobile No. E-mail	Bank Account No.	Bank Name & Address	(Rs. in figures) (Rs. in words)		
Sign Here	Sign Here	Sign Here			
First / Sole Applicant / Guardian / PoA	Second Applicant	Third Applicant			

#### ACKNOWLEDGEMENT SLIP FOR SCSB (HDFC Income Plus Arbitrage Omni FOF)

TO BE GIVEN BY THE SCSB (To be filled by the Solo/First Applicant)			HDFC MUTUAL FUND		Date:
			Head Office - HDFC House, 2nd Floor, H.T. Park Marg, 105-106, Backbay Reclamation, Churchgate, Mumbai - 400020		ASBA Application No.
Received from Mr./Ms. Address	SCSB Account Details		Total Amount to be blocked		
Tel./Fax Mobile No. E-mail	Bank Account No.	Bank Name & Address	(Rs. in figures) (Rs. in words)		
			SCSB Stamp Signature, Date & Time of Form Submission		

**7a. UNIT HOLDER INFORMATION** (Names should be in the same sequence as appearing in your demat account. In case of discrepancies, the Application is liable to get rejected. Refer Instruction 3) (Contd...)

**NAME OF FIRST / SOLE APPLICANT** (In case of Minor, there shall be no joint holders) (Name of the unitholder needs to be as per PAN records/all unitholder)

Mr. Ms. Mx. \_\_\_\_\_  
 Nationality \_\_\_\_\_ PAN/PCE/PANP \_\_\_\_\_  
 KYC Number \_\_\_\_\_ KYC # (Please tick (-)) (Mandatory)  Proof Attached

**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. \_\_\_\_\_  
 Nationality \_\_\_\_\_ Designation \_\_\_\_\_ Contact No. \_\_\_\_\_  
 PAN/PCE/PANP \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_

KYC Number \_\_\_\_\_ KYC # (Please tick (-)) (Mandatory)  Proof Attached  
 Relationship with Minor (Please (-))  Father  Mother  Court appointed Legal Guardian  Proof of relationship with minor (Please (-))  Attached  (Mandatory) Refer instruction 4c

**CONTACT DETAILS OF FIRST / SOLE APPLICANT** Country Code - Mobile \_\_\_\_\_

STD Code \_\_\_\_\_ City \_\_\_\_\_ Telephone No. Office \_\_\_\_\_  
 Alerts Mobile \_\_\_\_\_  (Once Email of First / Sole holder)  (If CAPTURED)

This mobile number belongs to (Mandatory Please (-))  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  POA  Custodian (for FPs only)  PMS

This email id belongs to (Mandatory Please (-))  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  POA  Custodian (for FPs only)  PMS

I hereby declare that I shall immediately notify any change to the mobile number/ email id. (Refer instruction 8)

I/ We would like to register for online access to transact on HFCMFOnline Investors as per the terms & conditions displayed on website: www.hfcmf.com (Email id mandatory) (only for non individuals and individuals with mode of holding as 'Joint'). Refer instruction 10.

\* On providing email id investor shall receive the scheme wise annual report or an abridged summary thereof/ account statements/ statutory and other documents by email. However, if the investors wish to receive physical copy of the scheme wise annual report or an abridged summary thereof (Please tick (-))  Opt-In  (Refer instruction 8)

**MAILING ADDRESS OF FIRST / SOLE APPLICANT** (Mandatory) (Refer instruction 3a)

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

**OVERSEAS ADDRESS** (Mandatory in case of NRIs, FPs/PFOs/ DCH) (P. O. Box Address may not be sufficient)

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

**Status of First/ Sole Applicant** (Please tick (-))  Individual  Non - Individual\* (Please attach FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self Certification Form) (Mandatory) (Refer instruction 3 & 17)

Resident Individual  Partnership  Trust  HUF  AOP  PRT  Pvt. Ltd. Company  Public L.M. Company  Minor through guardian  BOI  OCI  Body Corporate  LLP

Society/Club  NRO-Repatriation  NRI-Non Repatriation  Foreign National Resident in India  FPI  Sole Proprietorship  Non Profit Organisation  Others \_\_\_\_\_

LET No. \_\_\_\_\_ Expiry Date: DD MM YYYY

(Mandatory for Non - Individuals transacting/ proposing to transact for an amount of Rs. 50 crore or more)

\* Trust/Societies/Section 8 companies to give below declaration

We are a "Non-Profit Organisation" (NPO) which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (16 of 2013).  YES  NO

If yes, please quote Registration No. of Darpan portal of NRI Aayog.

(If not registered already, please register immediately and confirm with the above information)

**NAME OF SECOND APPLICANT**

DATE OF BIRTH \_\_\_\_\_

Mr. Ms. Mx. \_\_\_\_\_

Nationality \_\_\_\_\_ PAN/PCE/PANP \_\_\_\_\_

KYC Number \_\_\_\_\_ KYC # (Please tick (-)) (Mandatory)  Proof Attached

**CONTACT DETAILS OF SECOND APPLICANT**

Alerts Mobile \_\_\_\_\_  (Once Email of First / Sole holder)  (If CAPTURED)

This mobile number belongs to (Mandatory Please (-))  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  POA  Custodian (for FPs only)  PMS

This email id belongs to (Mandatory Please (-))  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  POA  Custodian (for FPs only)  PMS

\* Please attach Proof. Refer instructions No 14 for PAN/PCE/PANP and No 10a for KYC (KRA). Refer instruction No 10b for KYC Identification Number issued by CAYTR.

**7a. UNIT HOLDER INFORMATION** (Names should be in the same sequence as appearing in your formal account. In case of discrepancies, the Application is liable to get rejected. Refer instruction 3) (Contd...)

**NAME OF THIRD APPLICANT** \_\_\_\_\_ **DATE OF BIRTH** \_\_\_\_\_

Mr. Ms. Mx. \_\_\_\_\_

Nationality \_\_\_\_\_ **PAN/PCCIN/P** \_\_\_\_\_

KYC Number \_\_\_\_\_ **KYC #** (Please tick (✓)) (Mandatory)  Proof Attached

**CONTACT DETAILS OF THIRD APPLICANT**

Alerts Mobile \_\_\_\_\_ „Does Email of First/5th holder“ \_\_\_\_\_

This mobile number belongs to (Mandatory Please ✓):  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  POA  Custodian (for IPOs only)  PMO

This email id belongs to (Mandatory Please ✓):  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  POA  Custodian (for IPOs only)  PMO

**7b. POWER OF ATTORNEY (PoA) HOLDER DETAILS**

Name of PoA: Mr. Ms. Mx. \_\_\_\_\_

PAN/PCCIN/P \_\_\_\_\_

KYC Number \_\_\_\_\_ **KYC #** (Please tick (✓)) (Mandatory)  Proof Attached

Alerts Mobile \_\_\_\_\_ „Does Email of PoA holder“ \_\_\_\_\_

\* Please attach Proof. Refer instruction No 14 for PAN/PCCIN and No 16a for KYC (KRA). Refer instruction No 16b for KYC Identification Number issued by CAYCA.

**7c. ADDITIONAL KYC DETAILS (Mandatory)** (Refer instruction 3)

Occupation details for	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian	Politically Exposed Person (PEP) details:	Is a PEP	Related to PEP	Not Applicable
Private Sector Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 <sup>st</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public Sector Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2 <sup>nd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3 <sup>rd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Authorised Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Agricultural	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Promoters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Partners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Karta	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Whole-time Director	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proprietorship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Trustee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others (Please specify)								

Non-individual investors involved/ providing any of the mentioned services

Foreign Exchange / Money Changer Services  Gaming/Gambling/Lottery/Casino Services

Money Lending / Pawning  None of the above

Gross Annual Income Range (in Rs.)	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian	Gross Annual Income Range (in Rs.)	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10-25 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-5 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	25 lac- 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5-10 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	> 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OR Networth in Rs. (not older than 1 year) (Mandatory for Non individual)

\_\_\_\_\_ as on \_\_\_\_\_

DD MM YYYY

**1d. FATCA INFORMATION/ FOREIGN TAX LAWS (Self Certification) (Refer instruction 3D)**

The below information is required for all applicant(s)/ guardian

Address Type:  Residential or Business  Residential  Business  Registered Office (for address mentioned in form/existing address appearing in Folio)

Category	First Applicant/Guardian in case of Minor	Second Applicant/ Guardian	Third Applicant
Place/ City of Birth			
Country of Birth			
Country of Tax Residency#			
Is the applicant(s)/guardian's Country of Birth/Citizenship/ Nationality/Tax Residency other than India? Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below*	First Applicant/Guardian in case of Minor	Second Applicant/ Guardian	Third Applicant
	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If Yes, please provide the following information (mandatory)

Category	First Applicant/Guardian in case of Minor	Second Applicant/ Guardian	Third Applicant
Tax Payer Ref. ID No. 1**			
Identification Type (TIN or other, please specify)			
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Identification Type (TIN or other, please specify)			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type (TIN or other, please specify)			

#To also include USA, where the individual is a citizen/ green card holder of USA. \*\* In case Tax Identification Number is not available, kindly provide its functional equivalent.

**2. INVESTMENT DETAILS - (Please tick (✓)) (Refer instruction 5)**

<input type="checkbox"/> Regular Plan (Purchase/ Subscription made through Distributor) Mention valid ARI in Key Parties/ Agent Information	<input type="checkbox"/> Direct Plan (Purchase/ Subscription made directly with the Fund) Mention DIRECT in Key Parties/ Agent Information
Scheme/Plan/Sub Option/ Frequency	
<input type="checkbox"/> Growth Option <input type="checkbox"/> Income Distribution cum Capital Withdrawal (IDCW) Option (The amounts can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.)	<input type="checkbox"/> Payoff Reinvestment

**3. SCSS/ ASBA ACCOUNT DETAILS OF THE APPLICANT (Refer instruction 20B) (Application Money to be blocked from this Account)**

Pay-in Bank Account No.	Name of the Bank
Branch	Bank City
Account Type (Please tick (✓))	<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)

Total Amount to be blocked Amount in figures (Rs.) \_\_\_\_\_

in words (Rupees) \_\_\_\_\_

IFSC Code\*\*\* \_\_\_\_\_ The 9 digit MICR Code number of my/our Bank & Branch is\*\* \_\_\_\_\_

**4. BANK ACCOUNT (PAY-OUT) DETAILS OF FIRST / SOLE APPLICANT (Refer instruction 4)**

Fill in these details only if the ASBA Account details provided in Section 3 are different from the Bank Account details linked with the Demat Account as mentioned under Section 5 below. Mandatory to attach proof, in case the pay-out bank account is different from the bank account mentioned under Section 3 above.

Account No.	Name of the Bank
Branch	Bank City
Account Type (Please tick (✓))	<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)

IFSC Code\*\*\* \_\_\_\_\_ MICR Code\*\* \_\_\_\_\_

(Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details)

\*\*\* Refer instruction 5C (Mandatory for Credit via NEFT/ RTGS/ IMPS) (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 11 (The 9 digit code appears on your cheque next to the cheque number)

**5. DEMAT ACCOUNT DETAILS - (Mandatory - Refer instruction 11)**

NTDL	CDL
DP Name	_____
DP ID	_____
Beneficiary Account No.	_____



**7. MODE OF PAYMENT OF REDEMPTION / IDCW PROCEEDS (Refer Instruction 9) [Please tick (✓)]**

The redemption / IDCW proceeds will be directly credited to the investor's bank account.

**8. RESOLUTION OF DISPUTES (For institutional or corporate clients) (Refer instruction 19)**

Smart ODR **OR**  by harnessing any independent institutional mediator, independent institutional conciliator and/or independent arbitration institution in India.

**9. DECLARATION & SIGNATURE/S (refer instruction 12)**

I / We have read, understood the terms and conditions of the scheme related documents and the addendum issued therein (if any), Key Information Memorandum of the Schemes as well as the rules and regulations of SEBI, AMFI, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable to me/ us from time to time and agree to comply with the same as a Unit Holder. I / We hereby apply to the Trustee for allotment of Units of the Scheme(s) of HDFC Mutual Fund ("Fund") and confirm and declare as under:

- I/We are/are eligible investor(s) as per the scheme related documents and not prohibited from accessing capital markets by any order/income/judgment etc. passed by SEBI, Statutory Authority or Courts in India and foreign laws. I am/We are authorized to make the investment as per the Declaration documents/ authorizations(s). The amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India.
- I / We will be bound by the Fund's terms and conditions as amended from time to time.
- The information given by me/ us in or along with this application form is true and correct and I/ we shall furnish such other further/ additional information as may be required by the HDFC Asset Management Company Limited (AMC)/ Fund. I/ We undertake to promptly inform the AMC/ Fund/ Registrar and Transfer Agent (RTA) in writing about any change in the information furnished by me/ us from time to time.
- I/ We hereby authorize you to disclose, share, reveal in any form/transmit/ make the above information and/or any part of it including the changes/updates that may be provided by me/ us to the Fund, its sponsors, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updator/ submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any introduction/ advice to me/ us.
- I/ We hereby consent for providing transactions data feed, portfolio holdings, NAV etc. in respect of my/our transactions under Direct Plan to the RIA/Portfolio Managers/ Stock Broker registered in the concerned field, if applicable.
- I/ We shall be liable and responsible for any loss, claims suffered, directly or indirectly by AMC/ Fund/ RIA/ SEBI intermediaries, arising out of any false, misleading, inaccurate and incomplete information furnished by me/ us at the time of investing/ holding the units. I/ We hereby unconditionally and irrevocably indemnify and at all time keep indemnified, save and harmless AMC/ Fund/ Trustees and their officers, directors and employees against all actions, proceedings, claims, losses, damages, charges and expenses incurred or suffered/ paid by AMC/ Fund in this regard and in case of any dispute regarding the liability, validity and authorization of my/our transactions.
- The AUM 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 CONFIRM THAT I/ WE HAVE NOT BEEN OFFERED/ COMMUNICATED ANY INDICATIVE PORTFOLIO AND/ OR ANY INDICATIVE YIELD BY THE FUND/AMC/ITS DISTRIBUTOR FOR THIS INVESTMENT.**

**Consent for telemarketing (refer instruction 18)**

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

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

I/ We hereby confirm to have read, understood and agree to the terms of Privacy Policy (available at <https://www.hdfcfund.com>) ("Policy") of HDFC AMC/ Fund.

I/ We hereby accord my/our consent to HDFC AMC/ Fund for collecting, receiving, processing, storing, dealing, handling or disclosure of my/ our Personal Data and hereby authorize to disclose it to the third party or another body corporate or any person acting under a lawful contract with HDFC AMC, in accordance with the Privacy Policy.

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

I/ We will remain my/our sole investor(s) before I/ We change my/our Indian residency status. I/ We shall be fully liable for all consequences (including taxation) arising out of the failure to declare an account of change in residential status.

**For NRIs/ PIO/ OCI/ FPIs only:**

I/ We confirm that my application is in compliance with applicable Indian and foreign laws.

For NRIs/ PIO/OCIs Please (✓)  Repatriation basis  Non-repatriation basis

**SIGN HERE**

(Please write Application Form No. / Folio No. on the reverse of the Cheque / Payment Instrument.)

First/ Sole Applicant/ Distributor Full Name

Second Applicant

Third Applicant





**1. Financial Institution (FI)**

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

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

or

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

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

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

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

- FI not required to apply for GIN:

**A. Reasons why FI not required to apply for GIN**

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

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

Types of NFEs that are regarded as excluded NFE are:

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

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

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

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

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

c. Active NFE: (Is any one of the following):

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

### 3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- (1) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;
- or
- (2) an investment entity defined in clause (1) of these instructions
- (3) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of

- (1) Dividends;
- (2) Interest;
- (3) Income equivalent to interest;
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE;
- (5) Annuities;
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income;
- (7) The excess of gain over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets;
- (8) The excess of foreign currency gains over foreign currency losses;
- (9) Net income from swaps;
- (10) Amounts received under cash value insurance contracts;

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- (1) More than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;
- (2) More than 10% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- (3) More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership. Provided that in case of a trust, the reporting entity shall ensure that trustees disclose their status at the time of commencement of an account-based relationship or when carrying out transactions as specified in clause (b) of sub-rule (1) rule 9.

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

(A) Controlling Person Type (UBO):

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

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

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

(vi) Owner documented FI

An FI meets the following requirements:

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

(vi) Direct reporting NFE

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

## (vi) Exemption code for U.S. persons

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



## 2) INVESTMENT DETAILS FOR SIP<sup>1</sup> [Please tick (✓)] (Contd...)

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

In case of SIP in multiple schemes, Cheque should be drawn in favour of "HDFC MF MULTI SIP COLLECTION A/C" and the cheque amount should match with the total SIP amount.

First SIP Transaction via Cheque No.  Cheque Dated  Amount (Rs.)

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

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

## 3) BANK DETAILS

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

Bank Name:  Account Number:

4) UNIT HOLDING OPTION  DEMAT MODE\* (Exclude Latest Client Master / Demat Account Statement)  PHYSICAL MODE (Default)

\*Demat Account details are mandatory for (i) ITPs and (ii) investors who wish to hold the units in Demat Mode (Account statement (CAS) for units held in demat mode will be issued only by NSDL/CDSL)

NSDL	Depository Participant (DP) Name <input type="text"/>	DP ID	<input type="text"/>	Beneficiary Account No.	<input type="text"/>										
CDSL	Depository Participant (DP) Name <input type="text"/>	Beneficiary Account No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>							

## 5) DECLARATION AND SIGNATURE(S)<sup>2</sup>

I/We hereby confirm and declare as under:-

I/We have read, understood and agree to comply with the terms and conditions of the scheme related documents of the Scheme and the terms & conditions of enrollment for Systematic Investment Plan (SIP) and of NACH/Direct Cheque/Direct Debit/ Standing Instruction facilities. I/We hereby apply to the Trustees for enrollment under the SIP.

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

SIGNATURE(S)

First/ Sole Unit holder/ Guardian/ POA Holder

Second Unit holder

Third Unit holder

Please note: Signature(s) should be as it appears in the folio/ on the Application Form and in the same order.

In case the mode of holding is joint, all Unit holders are required to sign.

#In case the OTM is not registered in the folio please submit duly filled and signed OTM form separately.

## Terms and Conditions and Instructions

For detailed terms and conditions on SIP, including for OTM facility, please visit our website [www.hdfcfund.com](http://www.hdfcfund.com) and also refer to scheme related documents.

- When a mandate is already registered in a folio for a bank account, the Unit holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.
- The total of all installments in a day should be less than or equal to the amount as mentioned in the Time Modes of entry registered or submitted, that registered.
- When the mandate form and the SIP registration form are submitted together, debit for the SIP may happen only on successful registration of the mandate by the Unit holder(s) bank. The Fund/ AMC would proceed for SIP transactions without waiting for the confirmation of the successful registration from the Unit holder(s) bank.
- In case the mandate is successfully registered, new SIP registration will take up to five days. The first debit may happen any time thereafter, based on the date agreed by the Unit holder(s).
- While the Fund and ITA reserve the right to enhance the SIP period to ensure minimum installments as per respective scheme after documents, even if the investor has submitted the form late or requested for a period less than minimum installments, they may request the application for less than minimum installments.
- If start date for SIP period is not specified, SIP will be registered to start anytime from a period after five days from the date of receipt of application based on the SIP date available / provided, subject to mandate being registered.
- In case both SIP end date and no. of installments are mentioned in the SIP application for daily & weekly frequency then SIP shall get registered as per these 2 installments provided.
- If any time during the SIP period, the trustee mandate is to be modified to reduce the validity period which is more than SIP end period registered through OTM, Investor should first cancel the SIP and thereafter modify the OTM end period.
- In case of Miss SIP application without PAN, the investor's hereby declare that they do not have any existing Miss SIPs with HDFC Mutual Fund which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year.
- In case the selected date falls on a Non Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next business day/ days.
- For SIPs through OTM, the maximum per installment amount after Top-Up shall not exceed Rs. 1 lakh or the maximum amount mentioned in OTM form, whichever is less.
- The Top-up details cannot be modified once started. In order to make any changes, the investor needs to cancel the existing SIP and enroll for a fresh SIP with Top-up option.
- HDFC Mutual Fund or the AMC, its registrars and other service providers are not responsible if the registration and subsequent transaction are delayed or not effected at the investor's bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
- Investors are deemed to have read and understood the terms and conditions of OTM facility and SIP facility in the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Schemes of HDFC Mutual Fund.
- The Enrollment Form should be submitted about 21 days before the first date \*\* for NACH/ Direct Cheque/ Direct Debit/ Standing Instruction.
- If the start period is not mentioned, the chosen/Default date falling 15 days from submission date will be considered as the start date and will be registered from that date on. If the application is submitted on June 1 without indicating the start period then the SIP start date would be July 1.
- In cases where D-SIP/W-SIP application is accompanied with direct OTM mandate, the start date/day for D-SIP/W-SIP shall be 10 days after receipt of confirmation for registration of OTM from destination banks. Investors enrolling for D-SIP/W-SIP should select "No. & when provided" as payment frequency in the OTM.
- In case the D-SIP/W-SIP installment is not debited on a particular day as agreed at option condition, technical/operational issues/absence of other parties or any other circumstances beyond the control of HDFC AMC Fund, such missed debits will not be re-initiated.
- \*\* In case the auto debit start date/day as mentioned in the form does not satisfy this condition, the first debit/day shall be called over a begin from the immediately following month (provided the self over date/day does not exceed the response time up to 30 days between the SIP submission date and its debitment at SIP through NACH/Direct Cheque/Direct Debit/ Standing Instruction) and the end debit/day shall accordingly get initiated.
- In case of auto cancellation, the below given criteria limited for treating as SIP as closed / cancelled shall be adopted by AMC's:

S No.	SIP Interval	No. of failed debit attempts prior to cancellation of SIP
1.	Daily	2
2.	Weekly, Fortnightly	3
3.	Monthly	3
4.	Bi-monthly, Quarterly or Larger interval 15%	2

The AMC will send a communication to investor after 1st failed debit attempt, mentioning that the SIP will cease in case of 3 consecutive rejections and another communication after cancellation of SIP intimating the cancellation to the investor.

- SIP cancellation request will be processed within 2 working days from the submission of such request by the investor. However, it may be noted that any installments for which debit instructions have already been sent to the investor's bank (for eg. 7 to 10 days in advance depending upon the mode of registration of the mandate) may continue to be processed. Investors should accordingly ensure sufficient balance in their bank account.
- SIP tenure can be registered up to a maximum of 40 years or as per the terms of the mandate, whichever is earlier.

## ACKNOWLEDGEMENT SLIP FOR SIP (To be filled in by the investor)

Scheme / Plan / Option	Scheme 1
	Scheme 2
	Scheme 3

[For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 1800 3818 6767 / 1800 415 7675 (Toll Free)]

✉ e-mail us at: [info@hdfcfund.com](mailto:info@hdfcfund.com)

🌐 visit our website: [www.hdfcfund.com](http://www.hdfcfund.com)

☎ Missed Call Number - +91 82860 26767



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

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

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

- Investor may register for the One Time Mandate (OTM) for NACH/ECS/DIRECT DEBIT/Standing instruction (SI), as applicable, for payment towards any future purchase transactions (eg lumpsum, SIP) received through any mode (i.e. physical or electronic ("OTM facility")). Investors who have already submitted a One Time Mandate (OTM) form i.e. already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
- Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- Mobile Number: Unit holder(s) should mandatorily provide their mobile number on the mandate form.
- When the mode of holding in the bank account is "Joint", the OTM mandate is to be signed by all Jointholders. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/bank account details are subject to third party verification.
- PAN/PEKRN:** Investors should provide the PAN/PEKRN of the First Holder in the space provided.
- Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of HDFC Mutual Fund.
- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
- Utility Code of the Service Provider will be mentioned by HDFC Mutual Fund
- Tick on the respective option to select your choice of action and instruction.
- The numeric data like Bank account number, Investors account number should be left padded with zeroes.
- Please mention the Name of Bank and Branch, IFSC / MICR Code.
- The maximum amount per transaction that can be processed must be mentioned in words. The amount in figures should be same as the amount mentioned in words. In case of ambiguity, the mandate will be rejected.
- If the investor wishes to opt for more than one dates / frequencies for debit from the bank account as in case of Systematic Investment Plan, it is advisable to select - "As & when presented"
- As per NPCI Circular NPCI/NACH/DC No.012/2023-24, mandate can be registered for a maximum duration of 40 years. An investor has to mandatorily enter the "End Date" of the mandate by filling the date for a maximum period of 40 years from the start date or less.
- Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
- Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the OTM.
- Date has to be filled in mandatorily.

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**HDFC ASSET MANAGEMENT COMPANY LIMITED**

**Registered Office :**

HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.

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