

6. PAYMENT DETAILS – Cheque / DD should be drawn in favour of “HDFC Gold Exchange Traded Fund” (refer instruction 6a)
 – Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.
 – Refer instruction 6b. for Basis of Allotment details .

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

* Large Investors and Other Investors: Rs. 5,000 and any amount thereafter. **Authorised Participants** - Application Amount in Creation Unit Size. Each Creation Unit Size will consist of 1,000 units of HGETF. 1 unit of HGETF will be approximately equal to 1 gram of gold.

7. DEMAT ACCOUNT DETAILS - (Mandatory - refer instruction 10)

Please (✓)		<input type="checkbox"/> NSDL		<input type="checkbox"/> CDSL	
DP ID # #		DP Name		Beneficiary Account No.	
I	N				

Not Applicable if the Depository Participant is CDSL.

The details of the Bank Account linked with the Demat account as mentioned above be provided under Section 4.

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

- i) **HDFCFMFOne & HDFCFMFMobile** - I/ We would like register for my/our HDFCFM Personal Identification Number (HPIN) to transact online with HDFC Mutual Fund.
Mandatory information to be provided:
 a) Email address: _____
 (if the address given herein is different from the email address under section 3a, the email address under section 8 will be considered during registration for HPIN).
 b) **Mother's maiden name:** _____
 I / We have read and understood the terms and conditions and confirm I/ we shall bound by them (Terms & Conditions available in the eServices booklet as well as on our website)
Note - The Above mentioned facilities are not available for HDFC Gold Exchange Traded Fund.
- ii) **eDocs** : I / We wish to receive account statements, allotment advice, newsletters, annual reports and other statutory information documents by email in lieu of physical documents (Email address is mandatory).
- iii) **eAlerts** : I / We would like to receive SMS updates (Mobile number in section 3a is mandatory).

9. NOMINATION (refer instruction 12)

The Nomination details will be as provided in your demat account.

10. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS (refer instruction 8)

Authorised Participants and Large Investors:

Authorised Participants and Large Investors will receive their redemption / dividend proceeds (if any) directly into their bank account linked with their demat account (as furnished by them in Section 4) as per the following arrangements:

- (i) **Direct Credit** for bank accounts with ABN AMRO Bank NV, Axis Bank Limited, Citibank N.A, Deutsche Bank AG, HDFC Bank Limited, The Hongkong and Shanghai Banking Corporation, ICICI Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Ltd., Standard Chartered Bank and YES Bank Limited.
- (ii) **Electronic credit through National Electronic Funds Transfer (NEFT)** System of RBI for bank accounts other those mentioned in section no 10 (i).
- (iii) **Electronic credit through Electronic Clearing System (ECS)** facility of RBI to receive dividend proceeds, if any, for bank accounts other those mentioned in section no. 10 (i).

In addition the scheme shall allow redemption requests in Creation Unit Size, whereupon the Fund will transfer the Portfolio Deposit of physical gold to the custody account of Authorised Participants / Large Investors and/or the Cash Component as requested by the Authorised Participants / Large Investors.

Other Investors:

The mode of payment as mentioned in (i), (ii) and (iii) above shall be applicable for Other Investors only for payment of dividend proceeds, if any.

Note: After the NFO, as HGETF units will be listed on the National Stock Exchange of India Ltd. (NSE), all Investors (Authorised Investors, Large Investors and Other Investors), can buy/ sell units on a continuous basis on the NSE during the trading hours on all trading days.

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

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

Applicable to NRIs only :

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

- Please (✓) Yes No
 If yes, (✓) Repatriation basis
 Non-repatriation basis

DD	MM	YYYY

SIGNATURE/S

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

- Note :** 1. If the application is incomplete and any other requirements are not fulfilled, the application is liable to be rejected.
 2. Demat Account details are **COMPULSORY** for investing in this Scheme.

PARTICULARS HDFC GOLD EXCHANGE TRADED FUND

Please (✓)		<input type="checkbox"/> NSDL		<input type="checkbox"/> CDSL	
DP ID # #		DP Name		Beneficiary Account No.	
I	N				
Cheque / DD No.		Cheque / DD Date		Amount in Figures (Rs.)	
Drawn on (Name of Bank and Branch)					

CHECKLIST

- ☞ Please ensure that your Application Form is complete in all respect and signed by all applicants:
- Name, Address and Contact Details are mentioned in full.
 - Status of First/Sole Applicant is correctly indicated.
 - Bank Account Details are entered completely and correctly.
 - Permanent Account Number (PAN) of all Applicants is mentioned irrespective of the amount of purchase and proof attached (if not already validated)
 - Please attach proof of KYC Compliance status
 - Demat account details are entered completely & correctly.
 - If units are applied by more than one applicant, Mode of Operation of account is indicated.
- ☞ Your investment Cheque / DD should be drawn in favour of “**HDFC GOLD Exchange Traded Fund**” dated, signed and crossed ‘A/c Payee only’. Application Number / Folio Number is mentioned on the reverse of the Cheque/DD.
- ☞ Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

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

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

* For FILS. Copy of SEBI registration certificate should be provided.

INSTRUCTIONS

1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum (KIM) and the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before filling the Application Form.

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

Investors have been provided two Application Forms.

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

Applications completed in all respects must be submitted at the Bank Collection Centres/ Investor Service Centres (ISCs) of HDFC Mutual Fund.

Investors can also subscribe to the Units of HDFC Gold Exchange Traded Fund (the Scheme / HGETF) during the NFO period through the mutual fund trading platforms viz. BSE StAR 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 ISCs of HDFC Mutual Fund or visit our website www.hdfcfund.com

Please write the Serial Number of the Application Form / Folio Number on the reverse of the cheque / demand draft.

In case of investors opting to switch into the Scheme from the existing Schemes of HDFC Mutual Fund (subject to completion of Lock-in Period, if any) during the NFO Period, the switch request can be made on a pre-printed form or by using the relevant tear off section of the Transaction Slip enclosed with the Account Statement, which should be submitted along with this Application Form to any of the the ISCs. The Switch must comply with the Redemption rules of the existing Scheme and the Issue rules of NFO (e.g. as to the minimum number of Units that may be redeemed or issued, Exit Load etc).

Applications incomplete in any respect are liable to be rejected.

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

It may be noted that the Securities and Exchange Board of India (SEBI) has issued a circular that with effect from November 1, 2001, only those agents / distributors who have passed the Association of Mutual Funds in India (AMFI) certification

programme can be empanelled as agents / distributors. In case of firms / companies, the requirement of certification is applicable to persons engaged in sales and marketing.

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

2. EXISTING UNIT HOLDER INFORMATION

Investors already having an account in any of HDFC Mutual Fund Schemes should provide their Folio Number in section 1 and proceed to section 4. The personal details and Bank Account details as they feature in the existing folio would apply to this investment provided these details match with that in your demat account. The details in your demat account would prevail over any conflicting information furnished in this form. Unit holders' name should be in the same sequence as appearing in your demat account, failing which the Application Form is liable to be rejected.

3. UNIT HOLDER INFORMATION

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

Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor and the same should be as provided in your demat account.

The applicant details mentioned in Section 3a, should be the same as appearing in demat account held with a Depository Participant.

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

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

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

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

4a. BANK DETAILS

Unit holders under the Scheme will be required to follow the procedure for change in bank mandate as per the instructions given by their respective Depository Participants.

In order to protect the interest of Unit holders from fraudulent encashment of redemption / dividend cheques, SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type, number, etc. to the Mutual Fund. Applications without complete bank details shall be rejected. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit.

Unit holders who have rematerialized their Units under the Scheme are free to change their bank details registered with the Mutual Fund subject to adherence with the following procedure:

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

(In respect of (ii) and (iii) above, they should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number)

- (iv) Unit holders may also bring a copy of any of the documents mentioned in (iii) above along with the original documents to the ISCs/Official Points of Acceptance of HDFC Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of HDFC Mutual Fund. The originals documents will be returned across the counter to the Unit holder after due verification.

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

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

The Trustee reserves the right to amend the aforesaid requirements.

4b. INDIAN FINANCIAL SYSTEM CODE (IFSC)

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

5. INVESTMENT DETAILS

There are no investment Plans / Options being offered under the Scheme.

However, the Trustee reserve the right to introduce investment Plans / Options under the Scheme at a future date in accordance with SEBI (Mutual Funds) Regulations, 1996.

6a. MODE OF PAYMENT

■ Resident Investors

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

Payment may be made for subscription to the Units of the Scheme either by issuing a cheque drawn on such banks or by giving a debit mandate to their account with a branch of HDFC Bank Limited situated at the same location as the ISC or such other banks with whom the AMC would have an arrangement from time to time.

(ii) For Investors not covered by (a) above:

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. **No cash, money orders, outstation cheques, post dated cheques and postal orders will be accepted.** Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors. The AMC will not accept any request for refund of demand draft charges, in such cases.

■ NRIs / FIs

(i) Repatriation Basis

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

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

(ii) Non-repatriation Basis

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

Authorised Participants are required to pay the subscription amount in Creation Unit Size. Each Creation Unit Size will consist of 1,000 units of HGETF and 1 unit of HGETF will be approximately equal to 1 (one) gram of gold.

The Cheque / DD should be drawn in favour of "HDFC Gold Exchange Traded Fund" and crossed "A/c Payee only".

Returned cheque(s) are liable not to be presented again for collection and the accompanying Application Form is liable to be

rejected. In case the returned cheque(s) are presented again, the necessary charges are liable to be debited to the Investor.

6b. BASIS OF ALLOTMENT

Allotment of Units will be made to all Applicants whose cheques/ demand draft towards purchase of Units have realised, provided the applications are complete in all respects and are found to be in order. The allotment will be made in units of whole figures and the balance amount represented for fractional units will be refunded to the investors.

Example of issue of HGETF units during the New Fund Offer:

Minimum Application amount received	Rs. 5,000/-
Allotment Price	Rs. 1,560.00/-
Number of HGETF units issued (Rs.5,000/1,560.00)	3.2051 units
Allotment of HGETF units in whole figures	3.0000 units
Fractional units (3.2051 - 3.0000)	0.2051 units
Refund amount of fractional units (0.2051*1,560.00)	Rs. 319.96

The above is an example to illustrate the allotment of units.

Upon allotment, an Allotment advice will be sent to each Unit holder, stating the number of units allotted, not later than 30 days from the close of NFO Period and the units will be credited to the DP account of the applicant as per the details provided in this Application Form.

The refund orders will be paid by way of ECS/ EFT/ NEFT / RTGS into the bank account linked to the demat account of the Unit holders as mentioned in this Application Form.

7. E-MAIL COMMUNICATION

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

Unit holders who have opted to receive these documents by e-mail will be required to download and print the documents after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

The Newsletter, shall be displayed at the website of the Mutual Fund. The Unit holders can request for a copy of the Newsletter by post / e-mail. The AMC would arrange to dispatch these documents to the concerned Unit holder.

This facility is covered under „Services facility as detailed in instruction 9.

8. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS

The Units of the Scheme can only be redeemed by Authorised Participants and Large Investors in 'Creation Unit Size' directly with the Fund.

All Investors (Authorised Investors, Large Investors and Other Investors), can buy/ sell units on a continuous basis on the National Stock Exchange of India Ltd. (NSE).

Authorised Participants and Large Investors will receive their redemption/ dividend proceeds (if any) directly into their bank account as per the following arrangements:

• Direct Credit

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

The list of banks is subject to change from time to time.

• National Electronic Funds Transfer (NEFT)

The AMC provides the facility of "National Electronic Funds Transfer (NEFT)" offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the NEFT System). Unit holders can check the list of banks participating in the NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres.

However, in the event of the name of Unit holder's bank not appearing in the "List of Banks participating in NEFT" updated on RBI website www.rbi.org.in, from time to time, the instructions

of the Unit holder for remittance of redemption/ dividend (if any) proceeds via NEFT System will be discontinued by HDFC Mutual Fund / HDFC Asset Management Company Limited without prior notice to the Unit holder and the payouts of redemption / dividend (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft.

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

• Electronic Clearing Service (ECS)

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

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

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

- In case the bank account of an investor is covered under Direct Credit facility then the payment of redemption / dividend proceeds (if any) will happen via direct credit payout mode only. Investors having these bank accounts will not receive payouts via NEFT/ECS*
- In case the bank account of an investor is not covered under Direct Credit facility but covered under NEFT system offered by the RBI then the payment of redemption / dividend proceeds (if any) shall be effected via NEFT mechanism only.
- The facility for payment of **dividend proceeds**, if any via ECS* shall be affected only in case the bank account of an investor is not covered under the Direct Credit facility or NEFT system.

* available only in respect of dividend payments.

The above-mentioned mode of payments shall be applicable to Other Investors only for the payment of dividend proceeds, if any.

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

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

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

However, in case the Unit holder has rematerialized the units and is not keen on availing any of the said facilities and prefer receiving cheques / demand drafts, the AMC would then ensure that the payouts are effected by sending the Unit holder cheques / demand drafts.

In case of unforeseen circumstances, the AMC reserves the right to issue a cheque / demand draft.

9. Services Options

The „Services facility includes **HDFCFMOnline**, **HDFCFMMobile**, **Alerts** and **Payouts**.

HDFCFMOnline

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

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

paragraphs on Permanent Account Number (PAN) and Know Your Customer (KYC) for further details.

HDFCFM^{Mobile}

This facility enables investors to transact on their mobile handsets. On **HDFCFM^{Mobile}**, Unit holders can execute transactions on their mobile phone for purchase*, redemption or switching of units of the schemes of HDFC Mutual Fund except Units of HDFC Gold Exchange Traded Fund and other services as may be introduced by HDFC Mutual Fund from time to time. Unit holders can also view account details and portfolio valuation on their mobile phone, request for account statements, besides other options.

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

eDocs

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

Alerts

This facility enables the Unit holder to receive SMS confirmation for purchase, redeem or switch, dividend declaration details and other alerts. Apart from above mentioned facilities, the facility of **Payouts** comprising of mode of payment of Redemption / Dividend Proceeds if any, via Direct Credit / NEFT / ECS is covered under **Services** facility for further details, please refer **Services** booklet available to all Investor Service Centres (ISCs) as well as on our website on www.hdfcfund.com.

10. DEMATERIALIZATION

The Applicant intending to invest in the Scheme will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/ CDSL and will be required to mention in the Application Form DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO. Applicants must ensure that the sequence of names as mentioned in the Application Form in section 3a matches to that of the account held with the Depository Participant. Names, Address, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository data. Only those applications where the details are matched with the depository data, will be treated as valid applications. If the details mentioned in the application are incomplete / incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected. The Units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form.

11. SIGNATURE(S)

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

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

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

12. NOMINATION

The nomination details provided by the Unit holder to the depository will be applicable to the Units of the Scheme. Such nomination including any variation, cancellation or substitution of Nominee(s) shall be governed by the rules and bye-laws of the Depository.

Payment to the nominee of the sums shall discharge the Mutual Fund of all liability towards the estate of the deceased Unit holder and his/her legal successors/legal heirs.

In case nomination has been made for DP account with joint holders, in case of death of any of the joint holder(s), the Units will be transmitted to the surviving holder(s). Only in the event of death of all the joint holders, the Units will be transmitted to the nominee.

In case nomination is not made by the sole holder of DP account, the Units would be transmitted to the account of legal heir(s), as may be determined by an order of the competent court.

The provisions of 'Nomination Facility' as described in the SAI will be applicable for Unit holders who have rematerialized the Units.

13. PERMANENT ACCOUNT NUMBER

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention

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

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

* includes fresh/additional purchase, Systematic Investment #.

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

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

However, the requirement of PAN is exempted in respect of Systematic Investment Plan (SIP) upto Rs. 50,000/- per year per investor (Micro SIP).

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

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

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

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

14. PREVENTION OF MONEY LAUNDERING

Prevention of Money Laundering Act, 2002 (hereinafter referred to as "Act") came into effect from July 1, 2005 vide Notification No. GSR 436(E) dated July 1, 2005 issued by Department of Revenue, Ministry of Finance, Government of India. Further, SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy. The intermediaries may, according to their requirements specify additional disclosures to be made by clients for the purpose of identifying, monitoring and reporting incidents of money laundering and suspicious transactions undertaken by clients. SEBI also issued another circular reference no. ISD/CIR/RR/AML/2/06 dated March 20, 2006 advising all intermediaries to take necessary steps to ensure compliance with the requirement of section 12 of the Act inter-alia maintenance and preservation of records and reporting of information relating to cash and suspicious transactions to Financial Intelligence Unit- India (FIU-IND), New Delhi.

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

To ensure appropriate identification of the investor(s) under its KYC policy and with a view to monitor transactions for the prevention of money laundering, HDFC Asset Management Company Limited ("the AMC") / HDFC Mutual Fund ("the Mutual Fund") reserves the right to seek information, record investor's telephonic calls and / or obtain and retain documentation for establishing the identity of the investor, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

The investor(s) and their attorney, if any, shall produce reliable, independent source documents such as photographs, certified

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

The Mutual Fund, HDFC Asset Management Company Limited, HDFC Trustee Company Limited and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios / rejection of any application / allotment of units or mandatory redemption of units due to non-compliance with the provisions of the Act, SEBI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI circular(s) and reporting the same to FIU-IND.

15. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

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

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

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

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

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

For applicants who subscribe to the Units of HGETF during the NFO period through the mutual fund trading platforms viz. BSE STAR MF of Bombay Stock Exchange Limited and Mutual Fund Service System (MFSS) of NSE, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC.

KEY INFORMATION MEMORANDUM

HDFC Gold Exchange Traded Fund

(An Open-Ended Exchange Traded Fund)

Offer of Units at Rs. 100 each for cash and will be issued at a premium equivalent to the difference between the allotment price and the face value of Rs. 100/- during the New Fund Offer and Continuous Offer of Units in Creation Unit Size at NAV based prices.

New Fund Offer Opens on: June 25, 2010

New Fund Offer Closes on: July 23, 2010

Scheme re-opens on : The units of the Scheme will be listed on the National Stock Exchange of India Limited (NSE). All investors including Authorised Participants and Large Investors can subscribe (buy) / redeem (sell) units on a continuous basis on the NSE on which the Units are listed during the trading hours on all the trading days. In addition, Authorised Participants and Large Investors can directly subscribe to / redeem units of the Scheme on all Business Days with the Fund in 'Creation Unit Size' at NAV based prices on an ongoing basis.

The Trustee may close the New Fund Offer before the above mentioned date by giving at least one day notice in one daily Newspaper.

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.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. The date of this Key Information Memorandum is June 1, 2010.

1. Investment Objective

The investment objective of HDFC Gold Exchange Traded Fund (HGETF) is to generate returns that are in line with the performance of gold, subject to tracking errors.

2. Asset Allocation Pattern of the Scheme

The table below provides the broad asset allocation of the Scheme's portfolio to be followed under normal circumstances.

Type of Asset / Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Gold bullion*	90	100	Medium to High
Debt Securities and Money Market Instruments #	0	10	Low

* Investments in gold related instruments (including derivatives) will be made as and when SEBI permits mutual funds to invest in gold related instruments.

Investment in securitised debt shall not normally exceed 10% of the net assets of the Scheme.

The Scheme will invest in physical gold of the prescribed quality and standard. **As on date, SEBI has not permitted investment in gold related instruments (including derivatives).**

3. Investment Strategy

The net assets of the Scheme will be invested in physical gold (gold bullion) of the prescribed quality and standard i.e. fineness (or purity) of 995 parts per 1,000 (99.5%) or higher. The Scheme intends to track the spot price of gold in the domestic market. The Scheme will also invest in debt and money market securities, in order to meet the liquidity requirements. The Scheme may enter into repos/reverse repos as may be permitted by RBI. A part of the net assets may be invested in the Collateralised Borrowing & Lending Obligations (CBLO) or repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements. The Scheme also may engage in gold lending, and /or deposit gold with banks in return for fees as and when permitted by SEBI. No investments shall be made in debt derivative instruments and foreign debt securities.

(Please refer to Scheme Information Document (SID) of the Scheme for complete details.)

4. Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific Risk Factors include but are not limited to the following :

Risk factors associated with investing in Gold and Gold related instruments

- **Market Risk :** The value of the Units relates directly to the value of the gold held by the Scheme and fluctuations in the price of gold could adversely affect investment value of the Units. The factors that may effect the price of gold, *inter alia*, include economic and political developments, changes in interest rates and perceived trends in bullion prices, exchange rates, inflation trends, market movements, etc.

- **Currency Risk:** The formula for determining NAV of the Units is based on the imported (landed) value of gold. The landed value of gold is computed by multiplying international market price by US dollar value. The value of gold or NAV, therefore will depend upon the conversion value of US dollar into Indian rupee and attracts all the risks attached to such conversion.
- **Counter party Risk:** There is no Exchange for physical gold in India. The Scheme may have to buy or sell gold from the open market, which may lead to counter party risks for the Scheme for trading and settlement.
- **Asset Class Risk:** The returns from physical Gold in which the Scheme invests may underperform returns from the securities or other asset classes.
- **Physical gold:** There is a risk that part or all of the Scheme's gold could be lost, damaged or stolen. Access to the Scheme's gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the Scheme and consequently on investment in Units.
- **Liquidity Risk:** The Scheme has to sell gold only to bullion bankers/traders who are authorized to buy gold. Though, there are adequate numbers of players (commercial or bullion bankers) to whom the Scheme can sell gold, the Scheme may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses.
- **Regulatory Risk:** Any changes in trading regulations by the stock exchange(s) or SEBI may affect the ability of Authorised Participant to arbitrage resulting into wider premium/ discount to NAV. Any changes in the regulations relating to import and export of gold or gold jewellery (including customs duty, sales tax and any such other statutory levies) may affect the ability of the Scheme to buy/sell gold against the purchase and redemption requests received.
- **Passive Investments:** The Scheme is not actively managed. The performance of the Scheme may be affected by a general price decline in the Gold prices. The Scheme invests in the physical Gold regardless of their investment merit. The AMC does not attempt to take defensive positions in declining markets.
- **Indirect taxation:** For the valuation of gold by the Scheme, indirect taxes like customs duty, VAT, etc. would also be considered. Hence, any change in the rates of indirect taxation would affect the valuation of the Scheme.
- **Operational Risks:** Gold Exchange Traded Funds (GETFs) are relatively new products and their value could decrease if unanticipated operational or trading problems arise. HDFC Gold Exchange Traded Fund, an open ended Exchange Traded Fund, is therefore subject to operational risks.
In addition, investors should be aware that there is no assurance that gold will maintain its long-term value in terms of purchasing power. In the event that the price of gold declines, the value of investment in Units is expected to decline proportionately.
- **Redemption Risk :** Though this is an open-ended scheme, the Scheme would ordinarily repurchase Units in Creation Unit Size. Thus Unit holding less than Creation Unit Size can only be sold through the secondary market on the Exchange. Further, the price received upon the redemption of Units of the Scheme may be less than the value of the gold represented by them.
- A day on which valuation on London Bullion Market Association (LBMA) is not available shall not be a Business day and hence NAV for the said day shall not be available to the Investors.
- HDFC Gold Exchange Traded Fund (HGETF) is a passively managed fund that shall be investing substantial portion of its assets in physical gold and tracking its

performance as close as possible to the price of gold. Therefore, irrespective of decline / rise in prices of physical gold, HGETF shall remain invested in gold and being a passively managed fund, no active calls based on outlook of gold prices will be taken by the Fund.

Risk associated with Lending of physical Gold

The physical gold lending activity by Scheme will have the inherent probability of collateral value drastically falling in time of strong downward market trends resulting in inadequate value of collateral. It is also possible that the borrowing party and/or the approved intermediary may suddenly suffer severe business setback and become unable to honor its commitments. This along with a simultaneous fall in value of collateral would render potential loss to the Scheme. Also the risk could be in the form of non-availability of ready physical gold for sale, during the period physical gold is lent. Physical Gold would be lent if permitted by the concerned regulatory authorities in India.

Market Trading Risks

- Although Units of Scheme described in this Scheme Information Document are to be listed on the Exchange, there can be no assurance that an active secondary market will be developed or be maintained.
- Trading in Units of the Scheme on the Exchange may be halted because of market conditions or for reasons that in view of the Exchange Authorities or SEBI, trading in Units of the Scheme is not advisable. In addition, trading in Units of the Scheme is subject to trading halts caused by extraordinary market volatility and pursuant to the Exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of the Exchange necessary to maintain the listing of Units of the Scheme will continue to be met or will remain unchanged.
- Any changes in trading regulations by the Stock Exchange(s) or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/ discount to NAV.
- The Units of the Scheme may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of Scheme's holdings. The trading prices of Units of the Scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand for the Units of the Scheme.
- The Units will be issued only in demat form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund during liquidity window depends upon the confirmations to be received from depository (ies) on which the Mutual Fund has no control.
- The Trustee, in general interest of the Unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances/ unusual market conditions, may limit the total number of Units, which can be redeemed on any Business Day.
- Governments, central banks and related institutions, own a significant portion of the aggregate world gold holdings. If one or more of these institutions decides to sell in amounts large enough to cause a decline in world gold prices, the price of Units of the Scheme will be adversely affected.
- The Scheme provides for the creation and redemption of Units in Creation Unit Size directly with the Fund and therefore, it is expected that large discounts or premiums to the NAV of the Units of the Scheme will not sustain due to arbitrage opportunity available.
- Conversion of underlying physical gold into the Units of the Scheme may attract capital gain tax depending on acquisition cost and holding period.

Risk factors associated with investing in Fixed Income Securities

- The Net Asset Value (NAV) of the Scheme, to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- Money Market securities, while fairly liquid, lack a well developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
- Investment in Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- Government Securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.
- Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government Securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that

offer attractive yields. This may increase the absolute level of risk of the portfolio.

- As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.
- Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted securities that offer attractive yields. This may increase the risk of the portfolio.
- 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.
- The Scheme at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.

Risk factors associated with investing in Securitised Debt

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

Limited Liquidity & Price Risk

There is no assurance that a deep secondary market will develop for the Certificates. This could limit the ability of the AMC to resell them.

Limited Recourse, Delinquency and Credit Risk

The Credit Enhancement stipulated represents a limited loss cover to the investors. These Certificates represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the Certificate holders against the Investors' Representative. Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Investor Payouts to the Certificate holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Asset. However many factors may affect, delay or prevent the repossession of such Asset or the length of time required to realise the sale proceeds on such sales. In addition, the price at which such Asset may be sold may be lower than the amount due from that Obligor.

Risks due to possible prepayments and Charge Offs

In the event of prepayments, investors may be exposed to changes in tenor and yield. Also, any Charge Offs would result in the reduction in the tenor of the Pass Through Certificates (PTCs).

Bankruptcy of the Swap Bank

If the Swap Bank becomes subject to bankruptcy proceedings then an Investor could experience losses or delays in the payments due under the Interest Rate Swap Agreement.

Risk of Co-mingling

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

5. Risk Mitigation Factors

Investments in gold bullion would be primarily assessed with regard to its fineness. The key risks associated with investments in the following assets of HGETF are given below including the manner the AMC would endeavor to address them-

Type of Risks	Risk Mitigation Strategy
Physical Gold (Gold Bullion)	
Quality and Purity Risk	<ul style="list-style-type: none"> • Physical Gold purchased by the Scheme will be of fineness (or purity) of 995 parts per 1,000 (99.5%) or higher. • Custodian will accept physical gold only if the gold is in compliance with the Good Delivery norms as specified by LBMA.
Passive Investments	HGETF is a passively managed fund that shall be investing substantial portion of its assets in physical gold and tracking its performance as close as possible to the price of gold. Therefore, irrespective of decline / rise in prices of physical gold, HGETF shall remain invested in gold and being a passively managed fund, no active calls based on outlook of gold prices will be taken by the Fund.

Type of Risks	Risk Mitigation Strategy
Custody risk	There is a risk that part or all of the physical gold belonging to the Scheme could be lost, damaged or stolen. In order to ensure safety, the said gold will be stored with custodian in its vaults. Gold held by custodian is also insured.
Tracking error	Tracking error due to movement in prices of physical gold will impact the performance of HGETF. However, the Scheme will endeavor to keep tracking error as low as possible by: <ul style="list-style-type: none"> • Use of gold related derivative instruments, as and when allowed by SEBI (MF) Regulations • Rebalancing of the portfolio. • Setting off of incremental subscriptions against redemptions.
Debt Securities and Money Market Instruments	
Credit Risk	<ul style="list-style-type: none"> • A detailed credit evaluation of each investment opportunity will be undertaken. • Investments will usually be in instruments that have been assigned high investment grade ratings by a recognised rating agency. • Unrated investments, if any, would require specific approval from a committee constituted for the purpose.
Interest Rate Risk	An interest rate scenario analysis would be performed on an on-going basis, considering the impact of the developments on the macro-economic front and the demand and supply of funds. Based on the above analysis, the AMC would manage the duration of the debt investments of the Scheme on a dynamic basis to exploit emerging opportunities in the investment universe and manage risks at all points in time.
Liquidity Risk	The AMC will attempt to reduce liquidity risk by investing in securities that would result in a staggered maturity profile of the portfolio, investment in securities that provide relatively easy liquidity and securities that have reasonable secondary market activity.
Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks.	

6. Plans and Options

Currently, there are no investment Plans / Options being offered under the Scheme.

However, the Trustee reserve the right to introduce investment Plans / Options under the Scheme at a future date in accordance with SEBI (MF) Regulations.

7. Applicable NAV (after the scheme opens for repurchase)

On an ongoing basis, the Scheme would be open for subscriptions/redemptions only for Authorised Participants and Large Investors in 'Creation Unit Size' on all Business Days at the NAV based prices.

Each Creation Unit consists of 1,000 units of HGETF (each unit of HGETF will be approximately equal to one (1) gram of Gold) and Cash Component, if any.

(a) Applicable NAV for Purchases in Creation Unit Size:

- In respect of valid applications received from Authorised Participants / Large Investors along with the Portfolio Deposit and/or Cash Component*, if any, upto 3.00 p.m. on a Business Day at the official points of acceptance, NAV of the day on which the application is received shall be applicable.
- In respect of valid applications received for purchase of units in Creation Unit Size, from Authorised Participants / Large Investors along with the Portfolio Deposit and/or Cash Component*, if any, after 3.00 p.m. on a Business Day at the official points of acceptance, the closing NAV of the next Business Day on which the application is received shall be applicable.

* Payment to be made only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) or Funds Transfer Letter / Transfer Cheque of a bank where the Scheme has a collection account.

(b) Applicable NAV for Redemptions in Creation Unit Size:

- In respect of valid applications received (enclosed with redemption slip duly acknowledged by the depository participant with whom the Authorised Participant / Large Investor has a depository account) 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.

The AMC shall disclose on a daily basis the Portfolio Deposit and Cash Component for subscription and redemption of HGETF Units in Creation Unit Size. The same will be disclosed on our website- www.hdfcfund.com on a daily basis and would be applicable for subscribing and redeeming units in Creation Unit Size for that Business Day only.

No switch (switch-in/switch-out) requests will be accepted under the Scheme on an ongoing basis.

8. Minimum Application Amount/ Number of Units

Purchase and Additional Purchase	Repurchase
<p>During NFO period: Authorised Participants: Application for subscription of Units in Creation Unit Size only through cheque / draft. Each Creation Unit Size will consist of 1,000 units and 1 unit will be approximately equal to 1 gram of gold.</p> <p>Other investors (including Large Investors): Rs. 5,000 and any amount thereafter per application during the NFO period. In case of investors opting to switch into the Scheme from the existing Schemes of HDFC Mutual Fund (subject to completion of Lock-in Period, if any) during the NFO Period, the minimum amount is Rs. 5,000 per application and any amount thereafter.</p> <p>During Ongoing basis: Authorised Participants: Application for subscription of Units directly with the Fund in Creation Unit Size at NAV based prices in exchange of Portfolio Deposit and Cash Component. Large Investors: Application for subscription of Units directly with the Fund in Creation Unit Size at NAV based prices by payment of requisite Cash as determined by the AMC. Other investors (including Authorised Participants and Large Investors): Units of HGETF can be subscribed (in lots of 1 unit) during the trading hours on all trading days on the NSE on which the Units are listed.</p>	<p>On the Exchange: An investor can redeem (sell) units on a continuous basis on the National Stock Exchange of India Ltd. on which the Units are listed during the trading hours on all trading days.</p> <p>The minimum number of units that can be traded is in round lots of 1 (one) unit.</p> <p>Directly from the Fund On an ongoing basis, the Scheme would be open for redemptions only for Authorised Participants and Large Investors in 'Creation Unit Size' on all Business Days at NAV based prices subject to exit load, if any.</p>

9. Despatch of Repurchase (Redemption) Request:

After the NFO, as HGETF units will be listed on the NSE, Investors can buy/sell units on a continuous basis on the National Stock Exchange of India Ltd. (NSE) during the trading hours on all trading days.

On an ongoing basis, the Scheme shall allow redemption (repurchase) only for Authorized Participants and Large Investors in 'Creation Unit Size' on all Business Days from the date of listing at NAV based Prices.

Redemption proceeds will be sent to Authorised Participants/ Large Investors within 10 Business Days of the date of redemption subject to confirmation with the depository records of the Scheme's DP account.

10. Benchmark Index

Domestic Price of Physical Gold

11. Dividend Policy

The Trustee may declare dividends subject to availability of distributable profits, as computed in accordance with SEBI (MF) Regulations, 1996.

Dividends, 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 notified Record Date / Book Closure Date. The Trustee/AMC reserve the right to change the Record Date / Book Closure Date from time to time. However, it must be distinctly

understood that the actual declaration of dividend and the frequency thereof will inter-alia, depend on the availability of distributable profits as computed in accordance with SEBI (MF) Regulations. The decision of the Trustee in this regard shall be final. There is no assurance or guarantee to Unit holders as to the rate of dividend distribution nor that dividends will be paid regularly. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid. The dividend warrants shall be despatched within 30 days of the declaration of the dividend.

12. Name of the Fund Manager

Mr. Anil Bamboli

13. Name of the Trustee Company

HDFC Trustee Company Limited

14. Performance of the Scheme

This scheme does not have any performance track record.

15. Expenses of the Scheme

(i) Load Structure

New Fund Offer Period & Continuous Offer

Entry/Sales Load: Not Applicable

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor.

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

Exit / Redemption Load:

For Creation Unit Size:

No Exit load will be levied on redemptions made by Authorised Participants / Large Investors directly with the Fund in Creation Unit Size.

For other than Creation Unit Size:

Not Applicable

The units of HGETF in other than Creation Unit Size cannot be directly redeemed with the Fund. These units can be redeemed (sold) on a continuous basis on the NSE during the trading hours on all the trading days.

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, Exit load upto 1% of the redemption value charged to the Unit holder by the Mutual Fund on redemption of units shall be retained by the Scheme in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the Unit holder as exit load shall be credited to the Scheme immediately.

(ii) Recurring expenses (% of weekly average net assets)

First Rs. 100 crores : 2.50%

Next Rs. 300 crores : 2.25%

Next Rs. 300 crores : 2.00%

Balance : 1.75%

16. Waiver of Load for Direct Applications

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes.

Therefore, the procedure for waiver of load for direct applications is no longer applicable.

17. Tax treatment for the Investors (Unit holders)

Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the Statement of Additional Information and also independently refer to their tax advisor.

18. Comparison with the Existing Schemes

HDFC Gold Exchange Traded Fund is the first scheme launched by HDFC Mutual Fund under the Exchange Traded Fund category that shall be investing substantial portion of its assets in physical gold and tracking its performance with the domestic price of physical gold. Hence, this Scheme cannot be compared with any of the existing schemes of HDFC Mutual Fund.

19. Daily Net Asset Value (NAV) Publication

The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.hdfcfund.com and www.amfiindia.com. The NAV

shall also be communicated to the National Stock Exchange of India Limited, where the units will be listed. Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.

20. For Investor Grievances, please contact

Investors may contact any of the Investor Service Centres (ISCs) of the AMC for any queries / clarifications at telephone number 60006767 (Do not Prefix STD Code) or 1800 233 6767 (toll free), Fax number: (022) 22821144, e-mail: cliser@hdfcfund.com.

Investors can also post their grievances/feedback/suggestions on our website www.hdfcfund.com under the section 'Customer Care' appearing under 'Contact Us'. The Head Office of the AMC will follow up with the respective ISCs to ensure timely redressal and prompt investor services. Mr. John Mathews, Head - Client Services can be contacted at Mistry Bhavan, 2nd Floor, 122, Dinsha Vachha Road, Churchgate, Mumbai - 400 020 at telephone number (Direct) (022) 66316301 or telephone number (Board) (022) 66316333. His e-mail contact is: jmathews@hdfcfund.com

Registrar and Transfer Agent :

Computer Age Management Services Pvt. Ltd.,

Unit: HDFC Mutual Fund

5th Floor, Rayala Tower, 158, Anna Salai, Chennai - 600 002.

Telephone No: 044-30212816

Fax No: 044-42032955

Email: enq_h@camsonline.com

21. Unit holder's Information

Account Statements

No account statements will be issued by the AMC.

Upon allotment, an Allotment advice will be sent to each Unit holder, stating the number of units allotted, not later than 30 days from the close of New Fund Offer Period and the units will be credited to the DP account of the application as per the details provided in the application form.

On ongoing basis, an Allotment advice will be sent to each Unit holder, stating the number of units allotted, not later than 10 days from the date of allotment. However, under normal circumstances, the Mutual Fund shall endeavour to dispatch an allotment advice within 3 Business Days from the date of receipt of request from the Unit holder.

For those Unit holders who have provided an e-mail address, the AMC will send an allotment advice by email. Unit holders will be required to download and print the documents after receiving e-mail from the Mutual Fund.

Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

The Account Statement of the Beneficiary Account with the DP will be sent by the respective DPs periodically.

Annual Financial Results:

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

Half Yearly Unaudited Financial Results:

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

Half yearly portfolio Disclosure:

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

**LIST OF COLLECTION CENTRES
(During New Fund Offer Period)**

HDFC Bank Limited

Agra: F3-F3A, 1st Floor, Friends Wasan Plaza, Sanjay Place, Agra- 282002. **Ahmedabad:** 501-502, Broadway Business Centre, Nr Law Garden, Ellis Bridge, Ahmedabad - 380 009. **Ahmednagar:** Ambar Plaza, " A " Wing, 2nd Floor, Station road, Ahmednagar- 414001. **Ajmer:** Near Suchna Kendra, Adj. to Swami Complex, Ajmer-305001. **Akola:** Sethi Heights, 1st Floor, Opp. Zilla Parishad, Akola - 444 001. **Aligarh:** 3-316, Bhalla Complex, Ramghat Road, Aligarh-202001. **Allahabad:** 58, SP Marg, Civil Lines, Allahabad - 211003. **Alwar:** Bhagat Singh Circle, Opp. UIT, Alwar-301001. **Ambala:** 6352/11, Nicholson Road, 1st Floor Ambala Cantt- 133001. **Amravati :** C/o Rasik Plaza, Morshi Rd, Jaystambh Chowk, Amravati- 444601 **Amreli:** Street # 2, Manekpara Main Road, Amreli-365601. **Amritsar:** 26 Kennedy Avenue, 1st Floor, Amritsar- 143001. **Anand:** 1st Floor, Sanket Complex, Next to Sales India, Grid cross road, Anand - 388001. **Ankleshwar:** Commercial Plot 73/P, GIDC Estate, S.A.Motors Building, Old Ankleshwar Highway, Ankleshwar - 393001. **Asansol:** P.C Chatterjee Market, Rambandhu Talaw, Asansol- 713303. **Aurangabad:** Divekar Plaza, CTS No 18272, 2nd Floor, Railway Station Road, Padampura. **Bagalkot:** Opp. Railway Station, Ward No 10, Bagalkot- 587101. **Balalore:** F.M.Circle, Balalore- 756001. **Bangalore:** Salco Centre, # 8/24, Richmond Road, Bangalore- 560025. **Bardoli:** Shree Ambika Niketan, Station Road, Sardar Baug, Bardoli- 394601. **Bareilly:** 1st Floor, 154, Krishna Place, Civil Lines, Bareilly - 243 001. **Baroda:** 5th Floor, Midway Heights, Near Panchmukhi Hanuman Temple, Lokmanya Tilak Road, Nr Kirti Mandir, Kala Ghoda, Raopura, Baroda -390 001. **Batala:** SCF173-174 Jalandhar Road, Batala- 143505. **Begusarai:** Kachhari Chowk, Today Market, Begusarai- 851101. **Belgaum:** No 4830/2A, Opp District Hospital Dr Ambedkar Road, Belgaum 590 002. **Bhagalpur:** Triveni Appartment, Dr. R. P Road, Bhagalpur- 812002. **Bharuch:** 127, Alfa Society, Link Road, Bharuch- 392001. **Bhatinda:** 83/1, Liberty Chowk, Civil Lines Bhatinda- 151001. **Bhavnagar:** 1st floor, Sterling Point, Waghawadi Road, Bhavnagar- 364001. **Bhilai:** Chauhan Estate, G.E. Road, Supela, Bhilai- 490023. **Bhilwara:** Shop no. 1-2-3-4, "A" Block, First Floor, SK Plaza, Pur Road Bhilwara- 311001. **Bhiwadi:** RIICO Chowk, Bhiwadi- 311001. **Bhiwani:** S-175D/1, Jalan Nagar, Meham Chowk, Bhiwani- 127021. **Bhopal:** Asha Avenue, 1st Floor, Z-1, Zone-1 M P Nagar, Bhopal- 462011. **Bhubaneswar:** C111, Business park, 1st Floor, Sahid Nagar, Bhubaneswar- 751007. **Bhuj:** 101/102 Sunrise Tower, Vijay Nagar, Hospital Road, Bhuj- 370001. **Bhusaval:** Mansingh Complex. C.T.S. No. 3294 (H.No. 4/285) Jamner Road, Bhusaval - 425 201. **Bikaner:** Roshan Plaza, Rani Bazar, Bikaner- 334001. **Bilaspur:** A-99, Link Road, Near Agresen Chowk, Bilaspur- 495001, Chhattisgarh. **Bokaro:** B-9, City Centre, Sector-4, Bokaro Steel City- 827001. **Burdwan:** 45 Gt Road, Burdwan-713101. **Calicut:** 3rd Floor, Simax Towers, Kannur Road, Nadakkave, Calicut- 673011. **Chandigarh:** SCO-189-190, Sector 17 C, Chandigarh- 160017. **Chengannassery:** Golden Towers, MC Road, Chengannassery- 686101. **Chengannur:** Bin Tower, Govt Hospital Junction, M.C Road, Chengannur- 689121. **Chennai:** 751 B, Mount Road, Chennai- 600002. **Cochin:** 1st Floor, Palarivattom 25, Cochin- 682025. **Coimbatore:** 1552, B7, 1st Floor, Classic Towers, Trichy Road, Coimbatore- 641018. **Cuddapah:** RRR Towers, Dwaraka Nagar, RS Road, Nagarajupalli, Cuddapah- 516001. **Cuttack:** Holding No 32, 32/A Bajrakabati Road, Cuttack, Orissa - 753 00. **Dahanu:** Matru Ashish, Irani Road, Dahanu- 401602. **Daman:** Ace Shopping Mall, Dilip Nagar, Teen Batti, Daman- 396210. **Darbhanga:** Natraj Bhawan, 1st Floor, Katki Bazar, Tower Hawk, Darbhanga- 846004, Bihar. **Davangere:** #651, B H M Enclave, HM Road, Mandipet, Davangere- 577001. **Dehradun:** 56, Rajpur Road, Dehradun-248001. **Delhi:** Fig-Ops 1st Floor, Kailash Bldg, New Delhi- 110001. **Deoghar:** Assam Access Road, Near Tower Chowk Deoghar- 814112. **Dhanbad:** Sri Ram Plaza, 1st Floor, Bank More Dhanbad- 826 001. **Dharamshala:** 363/3, Centre Point, Civil Line, Dharamshala- 176215. **Dhule:** Lane No- 6, Mundada Arcade, Parola Road, Dhule- 424001. **Durgapur:** Balai Commercial Complex, 3rd Floor. Benachity, Nachan Road, Durgapur- 713213. **Erode:** No.680, Lotus Enclave, Brough Road, Erode- 638001. **Fazilka:** MC No. 594, Gaushala Road, Fazilka- 152123. **Ferozepur:** Building No.30/7, Udham Singh Chowk, Ferozepur- 152001. **Gandhidham:** Plot no.1, Sector-8, Rabindranath Tagore Road, Gandhidham- 370201. **Gaya:** K.P. Road, Near Ghanta Ghar, Gaya- 823001. **Gondal:** 1st Floor, Aadinath complex, College Chowk, Gondal- 360311. **Gorakhpur:** Shreenath Complex, 10, Park Road, Civil Lines, Gorakhpur-273 001. **Gurdaspur:** , Scf-1 Improvement Trust Bldg, Hanuman Chowk, Gurdaspur- 143521. **Guwahati:** 1st Floor, Mishra Complex, Jail Raod, Fancy Bazar, Guwahati-781001. **Gwalior:** J K Plaza, Gast Ka Tazia, Lashkar, Gwalior- 474001. **Hajipur:** Vimel Complex, Dak Banglow Road, Hajipur- 844101. **Haldwani:** 8/6 Bhotia Paraw, Nainital Road, Haldwani- 263139. **Hamirpur:** NH-88, New Road, Hamirpur- 177001. **Hazaribagh:** Annanda Chowk, Hazaribagh-825301. **Himmatnagar:** G.F Shop No 5-8 & 1st Floor 4 - 9, Kumar House, Durga Oil Mill Compound, Himmatnagar- 383 001. **Hisar:** 3 & 4 MC Area, Red Square Market, Railway Road, Hisar- 125000. **Hoshiarpur:** 1st Floor, Opp Maharaja Hotel, Sutheri Road, Hoshiarpur- 146001. **Hosur:** NO.24 & 25, Maruthi Nagar, SIPCOT PO, Near Dharga, Hosur- 635126. **Hubli:** Shiram Plaza Dervice Branch Club Road, Hubli- 580029. **Hyderabad:** 1-10-60/3, 3rd Floor, Suryodaya, Begumpet, Hyderabad- 500016. **Ichalkaranji:** House No 7-55(Old No9-148) Main Road, Janta Chowk, Ichalkaranji- 416115. **Indore:** 1st Floor, Brilliant Avenue, Sch No. 94, Sector -B, Ring Road, Indore- 452010. **Jabalpur:** 1st Floor, Kumbhare Mension, 636, Vijay Nagar, MR- 4, Main Road, SBI Chowk, Jabalpur (MP) - 482002. **Jagadhri:** Plot No.1, Rajesh Nagar Colony, Ambala Road, Jagadhri- 135001. **Jagraon:** Opp SSP Office, Tehsel Road, Jagadhri- 142026. **Jaipur:** HDFC Bank House, 2nd Floor, O-10, Ashok Marg, C-Scheme, Jaipur- 302001. **Jalandhar:** 1st Floor, 911, GT Road, Nr. Narinder Cinema, Jalandhar- 144001. **Jalgaon:** 3rd Floor, Sugan Heights, P P NO 324/2, TPS II, Near Central Bus Stand, Jalgaon- 425001. **Jammu:** CB-13, Rail Head Commercial Complex, Gandhi Nagar, Jammu- 180004. **Jamnagar:** Abhishek, 3rd Floor, Saru Section Road, Near Savan Appartment, Jamnagar -361008. **Jamshedpur:** 1st floor, 105, SNP Area, Sakchi, Jamshedpur - 831001. **Jhansi:** Damroo Cinema complex, Civil Lines, Jhansi- 284003. **Jind:** SCF-5 Rani Talab, Jind- 126102. **Jodhpur:** 1st Floor, 15, Keshav Complex, Nimbera House, Paota, Mandore Road, Jodhpur -342010. **Junagadh:** Ground Floor, Moti Palace, Opp. Rayji Nagar, Moti Baugh Road- 362001. **Kadi:** Radhaswami Complex, Kadi- 382715. **Kaithal:** 1450/51 Ambala road, Pehowa Chowk, Kaithal -136027. **Kangra:** Near Bus Stand, Kangra- 176001. **Kannur:** 1st Floor, KVR Tower, South Bazar, Kannur-670002. **Kanpur:** 15/46, 1st floor, Civil Lines, Kanpur-208001. **Kapurthala:** The Mall Near MGN Public School, Kapurthala- 144601. **Karad:** Besides Hotel Sangam, Kolhapur Naka, Karad- 415110. **Karnal:** Basement, Sco 778-779, Opp. Mahabeer Dal Hospital, Karnal- 132001. **Karur:** 126/D/E Annai Plaza, Kovai Road, Karur- 639002. **Khanna:** Opp. Bus Stand. G.T. Road, Khanna- 141401. **Kolhapur:** Gemstone, 517/A/2 E ward, New Shahupuri, Nr Central bus stand Kolhapur- 416001. **Kolkata:** Abhilasha - II, 6 Royd Street (2nd Floor), Kolkata- 700016. **Kollam:** VGP Buildings, Near Irumpupalam, Kollam- 691001. **Kota:** 13-14, Main Jhalawar Road, Kota-324007. **Kotkapura:** B-X/740, Faridkot Road, Kotkapura- 151204. **Kottayam:** 3rd Floor, Unity Buildings, KK Road, Kottayam- 686002. **Kurukshetra:** Shop No.1-5, Kalawati Market, Railway Road, Kurukshetra- 136118. **Latur:** 2nd Floor, Shri Prabha Arcade, Vora Bunglow, Main Road, Nr. Nagar Parishad, Latur- 413512. **Lucknow:** Pranay Towers 38, Darbari Lal Sharma Marg, Lucknow- 226001. **Ludhiana:** SCO-54, Phase -2 Urban Estate, Dugri, Ludhiana-141001. **Madurai:** Sri Nithyakalyani Towers, No 34 Krishnarayan Tank Street, North Veli Street, Madurai- 625001. **Mandi Gobindgarh:** Hukum Chand Building, Near Main Post Office, Mandi Gobindgarh- 147301. **Mangalore:** Ideal Towers, 1st floor, Opp Sharavu Ganapathi Temple, G T Road, Mangalore - 575001. **Manjeri:** Kurikkal Plaza, Kacherippadi, Manjeri- 676121. **Mathura:** 169/2 Gaushala Road, Opp. BSA College, Mathura- 281001. **Meerut:** 1st Floor 381, Western Kutchery Road, Meerut- 250001. **Mehsana:** Prabhu Complex, Nr Rajkamal Petrol Pump, Highway Road, Mehana- 384002. **Moga:** GT Road, Opp. D C Office, Thaman Singh Gill Market, Moga- 142001. **Moradabad:** 1st Floor, Chaddha Complex, GMD Road, Moradabad- 244001. **Morvi:** Om Shopping Complex, Ravapar Road, Morvi- 363641. **Mumbai:** Ground Floor, Manekji Wadia Building, Nanik Motwani Marg, Near Kala Ghoda, Fort, Mumbai- 400 001. **Muzaffarnagar:** 53/4-A, Bagh Kambal Wala, Jansath Road, Muzaffarnagar- 251001. **Muzaffarpur:** Tilak Maidan Road, Muzaffarpur-842001. **Mysore:** Mythri Arcade, Saraswathipuram, 1st Main, Mysore- 570009. **Nabha:** SCF 14, 15 Patiala Gate, Nabha- 147201. **Nadiad:** Shootout Building, College Road, Nadiad 387001. **Nagpur:** 2, " Mile Stone " Block No 303 & 304, Near Lokmat Square, Wardha Road, Nagpur - 440010. **Narnaul:** Opp. S. P. Residence, Mahinder Garh Road, Narnaul- 123001. **Nasik:** 3rd Floor, Archit Centre, Opp Sandeep Hotel, Chandak Circle Link Road, Near Mahamarg Bus Stand, Nasik- 422 002. **Navsari:** Gr Flr, Nandani Complex, Station Road, Navsari- 396445. **Nawanshahar:** B 1/148, Banga Road, Nawanshahar-144514. **Nellore:** 17/126, G.V.R. Enclave, G.T. Road, Nellore - 524001. **Palakkad:** VIII/246, 1st Floor, Chandranagar Jn. Palakkad- 678007. **Palanpur:** Nr. Cozy Tower, Opp. Joravar Palace, Palanpur- 385001. **Panipat:** 801/4, Opps Railway Road, G.T Road, Panipat- 132103. **Panjim:** 301, Milroc Lar Menezes, Swami Vivekanand Road, Panjim- 403001. **Pathanamthitha:** Aban Arcade, Ring Road, Pathanamthitha- 689645. **Patiala:** Building NO 11520, 1st Floor, Leela Bhawan, Near Gopal Sweets, Patiala- 147001. **Patna:** Plot No 651, Jamal Road, Patna- 800002. **Perinthalmanna:** Sree Complex, Calicut Road, Perinthalmanna- 679 322. **Phagwara:** Kalra Complex, G T Road, Phagwara- 144401. **Pondicherry:** T.S.No.6, 100Ft Road, Ellaipillaichavady, Pondicherry-605005. **Porbandar:** Om Shiv Shakti, R.D.Chambers, M.G. Road, Porbandar - 360 575. **Pune:** Fortune Square, 3 rd Floor, Deep Bungalow Chowk, Model Colony, Shivajinagar, Pune- 411016. **Raipur:** Chawla Towers, Near Bottle House, Shankar Nagar, Raipur- 492007. **Rajahmundry:** 46-17-20, 1st Floor, Danavaipet, Rajahmundry- 533103. **Rajapalayam:** 251 E Kadabankulam Main, Rajapalayam Thekasi Road, Rajapalayam Virudhungan- 626117. **Rajkot:** Shivailik - V, 3rd Floor, Gondal Road, Rajkot- 360002. **Rajpura:** # 11-12B, Clibre Market, Rajpura- 140401. **Ramganj Mandi:** Bazaar No -1 Opp SBBJ Bank, Ramganj Mandi- 326519. **Ramgharh:** N.H-33 Main Road, Near Bank Of Baroda, Ramgarh Cantt-829122. **Ranchi:** 56 Rohini Complex, Circular Road, Lalpur, Ranchi- 834001. **Raniganj:** A/29, N S B Road, Opp. Asoka Petrol Pump, Raniganj-713347. **Ratlam:** 90, Station Road, Ratlam - 457001. **Ratnagiri:** Show room No.3, Mangesh Shanta Apartment, Near Maruti Mandir, Ratnagiri-415639. **Rewari:** L203, 1st floor, Modal Town, Old court Road, Rewari- 123

LIST OF COLLECTION CENTRES (During New Fund Offer Period)

401. **Rishikesh:** MC NO 53, MJ Mall Railway Road, Rishikesh- 249201. **Rohtak:** Jawahar Market, Opp D-Park, Model Town, Rohtak- 124001. **Roorkee:** 313/8, Civil Lines, Roorkee- 247667. **Ropar:** Raj Hotel Complex, College Road, Ropar- 140001. **Rourkela:** Dewadi Bhavan, Rourkela- 769001. **Rudrapur:** Plot No1 & 2, Nanital Road, Rudrapur- 263153. **Saharanpur:** Court Road, Saharanpur- 247001. **Salem:** 5/241-F Rathan Arcade, Five Roads, Meyyanur, Salem-636004. **Sambalpur:** Nayapara Golebazar, Sambalpur- 768001. **Sangamner:** 1 Janak Plaza, New Nagar Road, Sangamner- 4220605. **Sangli:** 640, Venkatesh Senate, Sangli Miraj Road, Sangli- 416416. **Sangrur:** SCO-1,2,3,Kaula Park, Sangrur- 148001. **Shillong:** Anders Mansion, Police Bazar, Shillong- 793001. **Shimla:** Shimla 3, Jankidas Bldg, Shimla- 171001. **Shimoga:** No 447, Sharavathi Complex, Savarlane Road, Shimoga- 577201. **Siliguri:** 136/115, Hill Cart Road, Siliguri- 734401. **Silvassa:** 1-16, Jaypee House, Opp. Patel Petrol Pump, Silvassa- 396230. **Sindhanur:** No 6-1-2992/1, Ward No 12, Kushtagi Road, Sindhanur- 584128. **Solan:** The Mall Road, Opp. Uco Bank, Solan- 173212. **Solapur:** 8516/11, Murarji Peth, Sun Plaza Bldg, Lucky Chowk, Solapur - 413007. **Srinagar:** 1st Floor, M. S. Shopping Mall, Residency Road, Srinagar- 190001. **Surat:** 1st Floor, Crossway Mall, Near Ram Chowk, Ghod Dod Road, Surat- 395007. **Surendranagar:** Middle Point, A Wing, Nr. Milan Cenama, Main Road, Surendranagar- 363002. **Thalassery:** Sahara Centre, AVK Nair Road, Thalassery- 670101. **Theni:** Theni, #422-A, Periyakulam Road, Theni Allinagaram- 625531. **Thiruvalla:** Illampallil Buildings, 26/149, 1&2, MC Road, Ramanchira, Thiruvalla- 689101. **Tirunelveli:** 12,13, Trivandrum High Road, Vannarpettai, Palayamkottai, Tirunelveli-627002. **Tirupati:** 19-8-180, Krishna Arcade, Beside IBP Petrol Pump, Near Annamaiah Circle, Tirupati- 517501. **Tirupur:** No-169, Chidambaram Complex, Kumaran Road, Tirupur - 641601. **Tirur:** KMS Tower, Thazhepalam, Tirur- 676101. **Trichur:** Global Centre, MG Road, Trichur- 680004. **Trichy:** No.11 PLA Kanagu Towers, 11th Cross, Main Road, Thillainagar, Trichy- 620018. **Trivandrum:** BOB Plaza, 2nd Floor, T. C. 12 / 149 (3), Pattom, Trivandrum- 695004. **Udaipur:** Uday, 2nd Floor, 3 Durga Nursery, Udaipur- 313001. **Udupi:** Panduranga Tower/ Diana Circle, Court Road, Udupi - 5760101. **Unjha:** 1st Floor, Suvidhi Complex, Station Road, Unjha- 384170. **Valsad:** 1st Floor, Ekta Apt, Tithal Road, Valsad- 396001. **Vapi:** 1st Floor, Kanta Trade Center, GIDC Char Rasta, Vapi- 396195. **Varanasi:** D 58/9a-1k, Kush Complex, Sigra, Varanasi- 221010. **Vellore:** 73, Officers Line, Vellore- 632001. **Veraval:** Amrut Deep, Rajmahal Road, Opp. Public Garden, Veraval- 362265. **Vijayawada:** 40-1-48/2, 2nd Floor, Valluri Complex, M G Road, Vijayawada- 520010. **Visakhapatnam:** 1st Floor, Potluri Castle, # 48-14-9, Dwarakanagar, Visakhapatnam- 530016. **Warangal:** 1-8-605/1, Nakkalagutta, Hanamkonda, Warangal- 506001.

Axis Bank Limited

Agartala: Banik Tower, Hg Basak Road, Agartala 799 001, Tripura. **Agra:** Ground Floor, Block No.41/4A, Friends Tower, Sanjay Place, Agra - 282 002 (U.P.). **Ahmedabad:** 'Trishul', Opposite Samartheshwar Temple, Law Garden, Ellis Bridge, Ahmedabad 380 006, Gujarat. **Ahmednagar:** Hotel Sanket Complex, 189/6, Tilak Road, Ahmednagar 414001, Ahmednagar District, Maharashtra. **Aizawl:** House No. A/69/A, Chanmari, Aizawl 796 007, Mizoram. **Ajmer:** AMC No.481-485/10, Kutchery Road, India Motor Circle, Ajmer 305 001, Rajasthan. **Alappuzha:** S. No. 820/30/A1/1, Danis Arcade, Cullen Road, Mullack Junction, Alappuzha 688 011, Kerala. **Allahabad:** 28B, Civil Station, M.G. Marg, Civil Lines, Allahabad 211 001, Uttar Pradesh. **Aligarh:** Omji Complex, Ramghat Road, Niranjan Puri, Aligarh 202 001, Uttar Pradesh. **Ambala:** Lic Office, Ambala Cantonment, Jeevan Jyoti Building, Lic Office, Jln Marg, Jagadri Road, Ambala Cantt.-133001, Haryana. **Amravati:** Ground Floor, Gulshan Tower, Mofussil Plots, Near Panchsheel Talkies, Nh No. 6, Near Jaistambh Chowk, Amravati 444 601, Maharashtra. **Amreli:** Om Nagnath Complex, Near Nagnath Temple, Amreli 365 601, Gujarat. **Amritsar:** 29, Kennedy Avenue, Court Road, Amritsar 143001, Amritsar District, Punjab. **Anantapur:** No.1946, Nithin Complex, Saptagiri Circle, Subhash Road, Anantapur 515 001, Andhra Pradesh. **Asansol:** Purbasha Banquet Hall, Apurba Complex, Apcar, Garden, Sen Raleigh Road, Asansol 713 304. **Atul:** Quarter No. Ao/5, Atul Complex, Opp. State Bank Of India, Atul 396 020, Dist. Valsad. **Aurangabad:** 'Sakar Building', Adalat Road, Near Kranti Chowk, Aurangabad 433 001, Maharashtra. **Ballabgarh:** Plot No.40,SCO, Sector 7, Ballabgarh, Faridabad 121 006,Haryana. **Balurghat :** Chakbhabani (Rathtala), PO + PS Balurghat, Dist. Dakshin Dinajpur, PIN 733 101, West Bengal. **Bangalore:** No. 9, M. G. Road, Block A, Bangalore 560001. **Barbil:** Hotel Prachi, Opposite Barbil Bus Stand, PO Barbil, District Keonjhar, PIN 758 035, Orissa. **Baramati:** Plot No.485, 'Guddi' Building, Bhigwan Road, Baramati 413 102, Maharashtra. **Bargarh:** Chanda Market Complex, NH 6, Bargarh 768 028, Orissa. **Bareilly:** 148, Civil Lines, Bareilly 243 001, Uttar Pradesh. **Baripada:** K.C. Circle, Baripada, Dist. Mayurbhanj, Pin 757001, Orissa. **Belgaum:** Cts No. 5854, Congress Road, Tilakwadi, Belgaum 590 006, Karnataka. **Bellary:** Door/S.No.8, Main Road, Siddhartha Complex, Parvathi Nagar, Bellary 583 103, Karnataka. **Berhampur (Ganjam):** Time World, Plot No. 1195, Ward No. 20 Tata Benz Square, Berhampur 760 005 Ganjam District, Orissa. **Bhagalpur:** 34, Patal Babu Road, Bhagalpur 812 001, Bihar. **Bharuch:** Shri S'Ad Vidya Mandal Institute Of Technology, Old National Highway No. 8, Bharuch 392 001, Gujarat. **Bhavnagar:** Plot No.6 B Opposite Dakshinamurthy School, Waghawadi Road, Bhavnagar 364 002, Bhavnagaaar District, Gujarat. **Bhilai:** Block A, Plot No. 5 Utttar Gangotri, Off. G E Road, Supela Chowk, Bhilai 490 020, Durg District, Chhatisgarh. **Bhilwara:** Ganpati Enclave, Heera Panna Campus, Opp. Nahar Brothers Petrol Pump, Pur Road, Bhilwara 311 001, Rajasthan. **Bhopal:** Star Arcade, Plot No.165 A & 166, Zone - I, M.P.Nagar, Bhopal -462 011. **Bhubaneshwar:** C/O. Archbishop'S House, Satyanagar, Bhubaneshwar 751 007. **Bijapur:** 1st Floor, V.K.G. Complex, M.G. Road, Bijapur 586 101, Karnataka. **Biharsharif:** Kashi Takiya, PS: Laheri Thana, Ranchi Road, Biharsharif, Dist. Nalanda, Bihar, Pin 803 101. **Bikaner:** Shree Gaurav Complex, Daga Maidan, Near Dak Bunglow and Railway Station, Rani Bazar Road, Bikaner 334 001, Rajasthan. **Bilaspur:** Rama Trade Centre, Opposite Rajiv Plaza, Near New Bus Stand, Bilaspur, Chhatisgarh 495001. **Bokaro:** Hotel Blue Diamond, Ground Floor, 15 D/1, Western Avenue, Bokaro Steel City, Bokaro 827 001, Jharkhand. **Bolangir:** Tara Complex, Bhargathi Chowk, Bolangir 767 001, Orissa. **Burhanpur:** Upper Ground Floor, Navagraha Parisar, Plot No.654/7, Amravati Road, Burhanpur, Dist. Burhanpur, Madhya Pradesh, Pin 450331. **Calicut (Kozhikode):** " Karupalli Arcade", Ymca Cross Road, Calicut 673 001, Kerala. **Chalisgaon:** Upper & Lower Ground Floor, Major Corner, CTS No.3558, Ghat Road, Chalisgaon 424101, Dist. Jalgaon, Maharashtra. **Chandigarh:** SCO 343-344, Sector 35-B, Chandigarh 160 022. **Chandrapur:** Plot No. 22 B, Civil Lines, Chandrapur- Nagpur Highway, Next to DCC, Chandrapur 442 402, Maharashtra. **Chennai:** 82, Dr.Radhakrishnan Salai, Mylapore, Chennai 600 004. **Chindwara:** Nazul Block No. 46, Plot No. 7/2, Sharma Complex, Satkar Choraha, Chindwara 480 001, Madhya Pradesh. **Chinnamiram:** 7-132, J P Road, Venkatrajunagar, Chinnamiram 534 204, West Godavari District, Andhra Pradesh. **Cochin (Kochi):** 41/419, Ground Floor, Chicago Plaza, Rajaji Road, Ernakulum, Kochi - 682 035. **Coimbatore:** Vigneswar Cresta, No.1095, Avinashi Road, Pappanaickenpalayam, Coimbatore - 641 037. **Cuttack:** Jayashree Plaza, 34, Dolamondai, Badambadi, Cuttack 753 009. **Darjeeling:** Maryland Resorts Ltd., Rink Mall, 16-22, Laden la Road, Opposite General Post Office, Darjeeling 734 101, West Bengal. **Davanagere:** No. 821, Renuka Extension, Onkarappa Lane, P.B. Road, Davangere 577 002, Karnataka. **Dehradun:** 56, Raipur Road, Dehradun - 248 001. **Dhenkanal :** Plot No. 2868, Mahabirbazar, Dhenkanal 759 001, Orissa. **Dewas:** Lic Of India, Dewas, Branch Office No. 1, Moti Bungalow, A. B. Road, Dewas 455 001, Madhya Pradesh. **Dhanbad:** Shri Ram Plaza, 1St Floor, Bank More, Dhanbad 826 001, Jharkhand. **Dharmapuri :** Door No. 171A (T S No. 80/1), Nethaji Bye Pass Road, Dharmapuri, Tamil Nadu, Pin 636701. **Dibrugarh:** RKB PathOpp. Head Post Office, Dibrugarh 786 001, Assam. **Dimapur:** Circular Road, Near City Tower, Dimapur 797 112, Nagaland. **Dindigul:** 'Spencer's Compound', Salai Road, Dindigul 624 001, Tamil Nadu. **Durg :** Jeevan Plaza Commercial Complex, G.E. Road, NH6, Ganjpara, Durg 491 001, Chhatisgarh. **Durgapur:** No. 101/N, Sahid Khudiram Sarani, City Center, Durgapur 713 216, District Barddhaman, West Bengal. **Erode:** R.S. No. 418/2, Adjoining Sudha Nursing Home, Perundurai Rd., Veerappan Chathiram Panchayat, Erode 638 011, Tamil Nadu. **Faizabad:** Plot No. 2/1/6, Opposite Circuit House, Civil Lines, Faizabad 224 001, Uttar Pradesh. **Faridkot:** B-VII/65, Circular Road, Faridkot 151 203, Punjab. **Ferozepur:** ES-30/3, Harji Niwas, 1-The Mall, Ferozepur City 152 002, Punjab. **Gandhidham:** Plot No.349, Sector 12/B, Gandhidham 370201, Kachchh District, Gujarat. **Gangtok:** New Market, M.G. Road, Opp. Hotel Tashe Delek, Gangtok 737 101, Sikkim. **Ghaziabad:** Plot No. Iii, N/30, Ambedkar Road, Nehru Nagar, Ghaziabad 201001, Uttar Pradesh. **Gorakhpur:** Plot No. 560, Mohalla Purdilpur, AD Chowk, Bank Road, Gorakhpur 273 001, Uttar Pradesh. **Gulbarga:** Jawali Complex, Super Market, Gulbarga 585 101, Karnataka. **Guna:** Shri Maheshwari Mills Compound, Shri Maheshwari Mills Compound, Guna 473 001, Madhya Pradesh. **Guntur:** 1St Floor, P. R. Raju Plaza, 11-1-1, Naaz Centre, Guntur 522 001. **Gurgaon:** SCO-29, Sector-14, Near HUDA Office, Old Delhi-Gurgaon Road,Gurgaon-122001, Haryana. **Guwahati:** Ground Floor, Chibber House, G.S. Road, Dispur, Guwahati 781 005, Assam. **Gwalior:** Ground Floor, Kanwal Complex, Shrimant Madhavrao, Scindia Marg, Gwalior 474002, Madhya Pradesh. **Haridwar:** 6, Hari Nagar, Opposite Hotel Classic Residency, Main Haridwar-Delhi Road, Haridwar 249 407, Uttaranchal. **Hassan:** Ground Floor, Lalitha Krupa, B M Road, Hassan 573 201, Hassan District, Karnataka. **Hissar:** Sco No. 177, Commercial Urban Estate, No.1, Hissar 125 001, Haryana. **Hospet :** D.No.167 & 168, College Road, Opp. Jayaram Hospital, Hospet 583 201, Dist. Bellary, Karnataka. **Hubli:** Kalburgi Plaza, 163/20A, Main Road, Deshpandenagar, Hubli 580 029, Karnataka. **Hyderabad:** 6-3-879/B, G. Pulla Reddy Bldg., First Floor, Begumpet Road, Hyderabad 500 016. **Imphal:** 47, Thangal BazarImphal 795 001, Manipur, Manipur. **Indore:** Kamal Palace, 1, Yeshwant Colony, Y N Road, Indore 452003. **Itanagar:** Teli Plaza, Near MLA Cottage, E Sector, National Highway 52A, Itanagar 791 111, Arunachal Pradesh. **Jabalpur:** 124, Napier Town, Commercial Automobiles Building, Shastri Bridge Chowk, Jabalpur 482001, Madhya Pradesh. **Jaipur:** O-15, Green House, Ashok Marg, C-Scheme, Jaipur 302 001. **Jajpur Road:** Bank Street, Jajpur Road, District Jajpur, PIN 755 019, Orissa. **Jalgaon:** Patel Plaza, C S No. 2683, A1/17, M G Road, Jalgaon 425 001, Maharashtra. **Jalandar (Jalandhar):** 50, Badri Dass Colony, Mahavir Marg, Near Bmc Chowk, Jalandhar

**LIST OF COLLECTION CENTRES
(During New Fund Offer Period)**

144 001, Punjab. **Jalna:** Head Post Office Road, Jalna 431 203, Maharashtra. **Jalpaiguri:** A C College Of Commerce, Jalpaiguri, Bdc Road, Jalpaiguri 735 101, West Bengal. **Jammu:** Ground Floor, Highland Tower, Rail Head Complex, Jammu 180 004, J & K State. **Jamnagar:** Matri Ashish, Opposite St. Anne'S School, Pandit Nehru Marg, Jamnagar 361 008, Gujarat. **Jamshedpur:** Voltas House, Near Ram Mandir, Bistupur, Jamshedpur 831 001. **Jhansi:** City Plaza Building, Natraj Cinema Complex, Civil Lines, Jhansi 284 001, Uttar Pradesh. **Jharsuguda:** Opp. Hotel Aryan, By Pass Road, PO and Dist. Jharsuguda, PIN 768 201, Orissa. **Jodhpur:** Showroom No.4, Panchraton Apartments, 818, Chopsagni Road, Jodhpur 342 001. **Jorhat:** A.T. Road, Chowkbazar, Jorhat 785 001, Assam. **Kancheepuram:** S. No. 60A, Gandhi Road, Kancheepuram 631 501, Tamil Nadu. **Kannur (Cannanore):** Peekay Commercial Complex, Nr. Pothery Nursing Home, Muneeswarankoil Road, Kannur 670 001, Kerala. **Kanpur:** 18/179, The Mall, Opp Phool Bagh, Kanpur 208 001, Dist-Kanpur, Uttar Pradesh. **Kapurthala:** 1St Floor, Nanha Complex, Mall Road, Kapurthala, Punjab 144 601. **Karaikudi:** 15/1 Shanmugaraja Road, Behind New Court, Karaikudi, Dist. Sivaganga, Tamil Nadu, Pin 630001. **Karimganj:** Tarunima Building, Opp. Fire Service Station, Main Road, Karimganj 788710, Assam. **Karimnagar:** Business Towers, Mukarrumpura, Karimnagar 505 002, Andhra Pradesh. **Kasargod:** D. No. 442-AAramana Arcade, Bank Road, Kasargod 671 121, Kerala. **Katni:** Ground Floor, Nagpur Golden Building, Opposite Old Collectorate, Katni 483 501, Madhya Pradesh. **Keonjhar:** Pattnaik Estate, College Square, Keonjhar 758001, Orissa. **Khammam:** 11-4-16 & 17, Sri Harsha Complex, Vyra Road, Khammam 507 002, Andhra Pradesh. **Khandwa:** 1, Shrinagar Main Road, Indore-Khandwa Road, Khandwa 450 001, Dist. East Nimar, Madhya Pradesh. **Koch Bihar:** Sunity Road, Opp. UBI, P.O. & Dist. Koch Bihar, PIN 736 101, West Bengal. **Kohima:** UT Complex, Opp. UBC Church, Kohima 797 001, Nagaland. **Kolhapur:** Ground Floor, Hotel 'Panchshil' Building, 517, Shivaji Park, Station Road, Kolhapur 416 001, Maharashtra. **Kolkata:** Ground & First Floors, 7, Shakespeare Sarani, Kolkata 700 071. **Kollam (Quilon):** Vaidya Commercial Arcade, Asramam Road, Chinnakada, Kollam 691 008, Kerala. **Korba:** Hindustan Hosiery, Power House Road, Korba 495 677, Chattisgarh. **Kota:** 414, Shopping Centre, Kota 324 007, Rajasthan. **Kottayam:** No.1x - 311, A/ 2, Century Towers, Near Ywca, M.C.Road, Kottayam - 686 001. **Krishnanagar (Wb):** 12, M.M. Ghosh Street, Opposite Town Hall, Near Main Post Office, P.O. Krishnanagar, District Nadia, Pin 741 101, West Bengal. **Kumbakonam:** Raman & Raman Building, No.87/48, Nageshwaran North Street, Kumbakonam 612 001 Dist. Thanjavur, Tamil Nadu. **Kurnool:** 40/581, S.V. Complex, R.S. Road, Kurnool 518 004, Andhra Pradesh. **Lucknow:** Halwasiya House, 11, M. G. Road, Hazratganj, Lucknow - 226 001. **Ludhiana:** Shop No.3, Lgf, Surya Towers, 108, The Mall, Ludhiana (Punjab) 141 001. **Mandsaur:** Ground Floor, Greater Kailash Hospital Road, Mandsaur 458 002, Madhya Pradesh. **Madurai:** Door No. 4, Goods Shed Street, Madurai 625 001, Tamil Nadu. **Malda:** Malda Muslim Institute, 1 K J Sanyal Road, P.O. and Dist. Malda, PIN 732 101, West Bengal. **Malout:** Khasra No.1792, Khatouni No.960, Khewat No.689, G T, Road, Malout 152107 Muktasar District, Punjab. **Mangalore:** Essel Towers, Bunts Hostel Circle, Mangalore - 575 003. **Mapusa:** Edean Center, Near Aldona Bus Stand, Angod Mapusa 403507. **Margao:** Shop No. 1, 2,3, Garden View, Padre Miranda Road, Margao, Salcete, Goa 403 601. **Mavelikkara:** Finlord Complex, Park Junction, Mavelikkara Dist. Alapuzha, Kerala, Pin 690 101. **Meerut:** Hotel Crystal Plaza, G -2/47, Civil Lines Boundary Road, Meerut 250 001, Meerut District Uttar Pradesh. **Mehsana:** Shop No. 1 To 5 (Ground Floor), Sakar Centre Point, Near Nagalpur College, Highway Road, Mehsana, Gujarat 384 002. **Mohali:** SCF 113 & SCF 114, Phase-VII, Sector 61, S A S Nagar, Mohali 160 062, Punjab. **Moradabad:** No.8/10/6, Sarai Khalsa, Civil Lines, Near Head Post Office, Moradabad 244 001, Uttar Pradesh. **Mumbai:** Universal Insurance Bldg., Ground Floor, Sir. P. M. Road, Fort, Mumbai 400 001. **Mussoorie:** Garhwal Mandal Vihans Nigam Ltd (Gmvm), Hotel Garhwal Terrace, The Mall Road, Mussoorie 248 179, Uttaranchal. **Muzaffarpur:** RD Complex, Club Road, Kalyani, Muzaffarpur 842 001, Bihar. **Mysore:** Haripriya Complex, Temple Road, V V Mohalla, Mysore 570 002. **Nadiad:** Sheth Mahagujarat Hospital, College Road, Nadiad - 387001. **Nagaon:** A T Road, Haibargaon, Nagaon 782 002. **Nagercoil:** Thayammal Harris Towers, No. 42, Court Road, Nagercoil 629 001, Kanyakumari District. **Nagpur:** 1St Floor, Sanskrutik Sankul, Jhansi Rani Square, Sitabuldi, Nagpur - 440 012. **Nanded:** "Nikhil Heights" , Vazirabad - Bus Stand Road, Nanded 431 601, Maharashtra. **Nasik:** Malpani Pride, Behind Raymond Retail Shop, New Pandit Colony, Sharanpur Road, Nashik 422 005, Maharashtra. **Navsari:** Building 'A', Prem Anand Co-op Housing Society Ltd., Near Lunsikui Ground, Navsari Gandevi Road, Navsari, Gujarat 396 445. **Neemuch:** Vijay Talkies Compound, Neemuch - 458 441, Madhya Pradesh. **Nellore:** Door No.22/1223/A-1, G T Road, Near Rtc Depot, Nellore 524 003, Andhra Pradesh. **New Delhi:** "Statesman House" , 148, Barakhamba Road, New Delhi 110 001. **Noida:** B2-B3, Sector 16, Noida, U.P. - 201 301. **Panipat:** 515-515B, Ward No. 8, Gaylord Hotel Building, G.T. Road, Panipat 132 103, Haryana. **Panjim:** Atmaram Commercial Complex, Dr. Atmaram, Borkar Road, Opp. Hotel Nova Goa, Panjim- 403 001. **Panvel:** Rajje Complex, Plot No 198 A, Shivaji Chowk, Panvel 410206. **Paradip:** HIG-35, Housing Board Colony, At-Madhuban, PO/PS: Paradip, Pin: 754142, Dist. Jagatsinghpur, Orissa. **Patan:** Shridev Complex, Opposite Gpo, Station Road, Patan 384 265, Gujarat. **Pathanamthitta:** Kunthottathil Plaza, General Hospital Road, Pathanamthitta 689 645, Kerala. **Patiala:** 4464/5, Rajwara Road, Opposite Head Post Office, The Mall Road, Patiala 147 001, Patiala District, Punjab. **Patna:** Saket Towers, S.P. Verma Road, Patna 800 001, Bihar. **Perumbavoor:** Chemmanam Square, Door No.Xvii/1437, P P Road, Perumbavoor, Dist. Ernakulam, Kerala, Pin 683542. **Pondicherry:** No.164, Bussy Street, Pondicherry 605 001. **Porbandar:** Building Of P H Wadia & Sons, Ground Floor, M.G. Road, Opposite State Bank Of India, Porbandar 360 575, Gujarat. **Pune:** Sterling Plaza, Plot No.1262/B, Jangli Maharaj Road, Near Deccan Gymkhana, Pune 411004. **Puri:** Trimurti Heights, Badasankha, Grand Road, Puri 752 002, Orissa. **Rajnandgaon:** Kourin Bhata, Stadium Chowk, Sahdeo Nagar, G.E. Road, Rajnandgaon 491 441, Chattisgarh. **Raiganj:** Mohanbati, N. S. Road, Raiganj, Uttar Dinajpur, PIN 733 134, West Bengal. **Raigarh:** Near Bajaj Showroom, Jagatpur, Raigarh 496 001, Chattisgarh. **Raipur:** Opp. New Bus Stand, Jeevan Bima Marg, Pandri, Raipur (C.G.) 492 004, Chattisgarh. **Rajahmundry:** D. No. 7-27-8, Vygram Road, T. Nagar, Rajahmundry 533 101, Andhra Pradesh. **Rajkot:** Aradhana, Nr. Bank Of Baroda, Kalawad Road, Rajkot - 360 001. **Ranchi:** No. 4, 5 A, 5B, Ward No. 15, Ground Floor, Below Bata Showroom, Main Road, Albert Ekka Chowk, Ranchi 834001, Jharkhand. **Ratnagiri:** Ground Floor, Hotel Vihar Deluxe, Mal-Naka, M.D. Naik Road, Ratnagiri 415 612, Maharashtra. **Rayagada:** Plot No. 1568, New Colony, Rayagada Nagar Mouza, Rayagada 765 001, Orissa. **Rewa:** Block B, Shilpi Plaza, Pili Kothi Road, Rewa 486 001, Madhya Pradesh. **Rishikesh:** Bharat Bazaar, 16, Adarsh Gram, Dehradun Road, Rishikesh 249 201. **Rohtak:** Shop No. 1, Munjal Complex, Delhi Road, Rohtak 124 001, Haryana. **Roorkee:** 343/29, Civil Lines, Roorkee 247 667, Uttaranchal. **Rourkela:** Ground Floor, Mangal Kunj, Kachery Road, Rourkela 769 012, Orissa. **Sagar:** Ground Floor, 10, Civil Lines, Near V C Bungalow, Sagar 470 001, Madhya Pradesh. **Salem:** Door No. 115-1A, Sharptronics Shopping Complex, Opposite Tvs, Omalur Main Road, Salem 636 009, Tamil Nadu. **Sangli:** City Survey No. 32/A, Ambral Road, Azad Chowk, Sangli 416 416, Maharashtra. **Satara:** Abanrani, S No. 257, Plot No.2, Bhosale Mala, G D Tapase Marg, Satara 415 009, Maharashtra. **Satna:** Upper Ground Floor, Tiwari Towers, Rewa Road, Satna 485 001, Satna District, Madhya Pradesh. **Sibsagar :** J. P. Agarwalla Path, Sibsagar, Assam, Pin 785640. **Shillong:** O.B. Shopping Mallm, Police Bazar Junction, Jail Road, Shillong 793 001, Meghalaya. **Shimla:** Gf/Ff, Durga Cottage, Commercial Complex, Kasumpti, Shimla - 171 009. **Shimoga:** G.R. Prabhu Arcade, JPN Road, 1st Cross, Shimoga 577 201, Karnataka. **Shivpuri:** Ground & First Floor, Block No.18, Near Hanuman Bandh, Agra Bombay Road, Shivpuri, Madhya Pradesh, Pin 473551. **Silchar:** "Chowchakra Complex" , Shyama Prasad Road, Shillong Patty, Silchar 788 001, Assam. **Siliguri:** Spectrum House, Sevoke Road, Siliguri 734 401, West Bengal. **Sivakasi:** # 64, N R K R, Rajarathnam Street, Sivakasi 626 123, Tamil Nadu. **Siwan:** Dwivedy Colony, Near Head Post Office, Siwan 841226, Bihar. **Solapur:** Ground Floor, Kanale Kalyan Mandap, Dufferin Chowk, Railway Lines, Solapur 413 001, Maharashtra. **Srikakulam:** No. 91/P, Palakonda Road, Near Krishna Park, Next to Kodandaramasamy Kalyana Mandapam, Srikakulam 532 001, Andhra Pradesh. **Sundargarh:** Hospital Road, Pin 770001, District Sundargarh, Orissa. **Surat:** Digvijay Towers, Opp. St. Xavier'S School, Ghod Dod Road, Surat - 395 001. **Surendranagar:** Ajmera Chambers, S. T. Road, Surendranagar 363 002, Gujarat. **Tezpur:** Puja Plaza, SC Road, Tezpur 784 001, Dist. Sonitpur, Assam. **Thiruvananthapuram (Trivandrum):** 2/2421, Conдор Plaza, M.G. Road, Pattom, Thiruvananthapuram 695 004, Kerala. **Thrissur (Trichur):** City Centre, Xvv/1130, Round West, Thrissur - 680 001. **Tinsukia:** Shree Shyam Kunj, Chirwapatty Road, Tinsukia 786 125, Assam. **Tirunelveli:** 12, East Car Street, Tirunelveli 627 006, Tamil Nadu. **Tirupur:** 3, Court Street, Tirupur 641 601, Coimbatore District, Tamil Nadu. **Tiruvannamalai:** No. 15, Polur Road, Tiruvannamalai, Tamil Nadu, Pin 606601. **Thiruvalla:** 1St Floor, Mar Thoma Building, M.C. Road, Thiruvalla 689 101, Kerala. **Trichy (Tiruchirappalli):** No.75 E/1, Salai Road, Near Thillai Nagar Arch, Thillai Nagar, Tiruchirappalli 620 018, Tamil Nadu. **Tumkur:** Ground Floor, Siddhaganga Office Complex, B.H. Road, Tumkur 572 104, Karnataka. **Tuticorin:** "V.V.D. Mahaal" , 181, Palayamkottai Road, Tuticorin 628003, Tamil Nadu. **Udaipur:** 151-152, Ground Floor, Parihar Bhawan, Chetak Marg, Udaipur, Rajasthan 313 001. **Ujjain:** Ground Floor, Hotel Ashray, 77, Dewas Road, Ujjain 456 010, Madhya Pradesh. **Vadodara:** Vardhaman Complex, Opp GB Circle, Near Pizza Hut, Race Course Circle (South), Vadodara 390 015. **Vallabh Vidyanagar (Anand):** Shiv Shalin Complex, Opp. Chemistry Department, Near H. M. Patel House, Disit : Anand, Gujarat, Vallabh Vidyanagar - 388 120. **Valsad:** Shop Nos. 1, 2 & 4, Halar Road, Valsad - 396 001, Gujarat. **Vapi:** Hotel Fortune Galaxy Complex, Commercial Plot No. C7/67, P.N.H. No. 8, Near Koparli Road, G.I.D.C. Vapi 396 195, District Valsad, Gujarat. **Varanasi:** C-19/134, M-B, Ground & First Floor, Shastri Nagar, Sagra, Varanasi 221 002, Uttar Pradesh. **Vasco:** Heritage, Ground Floor, Swatantra Path, Opposite Sapna Terraces, Vvasco-Da-Gama 403 802, Marmagao, Goa. **Vijaywada:** Ground Floor, D No. 59A 1-7, Matha Towers, Ring Road, Near Benz Circle, Vijayawada 520008. **Vishakhapatnam:** No.47-10-24/25, Dwaraka Nagar, Visakhapatnam 530 016, Andhra Pradesh, Andhra Pradesh. **Yavatmal:** Ground Floor, Nagar Parishad Commercial Complex, Azad Maidan Road, Yavatmal 445 001, Maharashtra.

HDFC ASSET MANAGEMENT COMPANY LIMITED (HDFC AMC LIMITED)

- INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR HDFC MUTUAL FUND

[During NFO Period for all investors and all ongoing Transactions only for Authorised Participants / Large Investors]

ANDHRA PRADESH : HDFC AMC Limited, 6-3-883/7, IInd Floor, Saphire Square, Somajiguda, **Hyderabad - 500 282**. Tel. : 040 - 23417401 / 02 / 03 / 04 / 05, Fax : 040 -23417407. HDFC AMC Limited, 18-2-299/B, 1st Floor, Leela Mahal Circle, Tirumala Bypass Road, **Tirupati - 517 507**. Tel. : (0877) 2222 871 / 872 / 873 / 874, Fax No.: (0877) 2222689. HDFC AMC Limited, 2nd Floor, Centurion Bank Complex, Near Benz Circle, M. G. Road, **Vijayawada- 520 010**. Tel. No: (0866)-3988029. HDFC AMC Limited, First Floor, Saigopal Arcade, Waltair Main Road, Siripuram, **Visakhapatnam - 530 003**. Tel. No.: (0891) 2769636, 6450306 / 9685 / 7584, Fax. No.: (0891) 2738728. HDFC AMC Limited, 2-5-83/84 1st Floor, Mitralaxmi Narayana Arcade, Nakkala Gutta, Hanmakonda, **Warangal - 506 002**. Tel: (0870) 2566 005 / 006/ 007 / 008/ 009, Fax: (0870) 2566010. **ASSAM** : HDFC AMC Limited, Premises- 1C, 1st Floor, Ganpati Enclave, G.S.Road, **Guwahati-781 007**. Tel No.: (0361)-2464759/60. Fax No.: (0361)-2464758. **BIHAR** : HDFC AMC Limited, Ishwari Complex, 1st Floor, Dr. Rajendra Prasad Road, **Bhagalpur - 812 002**. Tel No: (0641) 2300 390, Fax No: (0641) 2300391. HDFC AMC Limited, C/o Hera Enclave (Adjacent to Sahara Unique Showroom), Mezzanine Floor, New Dak Bunglow Road, **Patna - 800 001**. Tel: 0612 - 2230540/3201439, Telefax: 0612 - 2200747. **CHHATTISGARH** : Ground Floor, Chawla Complex, Devendra Nagar, Sai Nagar Road, Near Vanijya Bhawan, Near Indhira Gandhi Square, **Raipur - 492 001**. Tel: (0771) 4020 167 / 168. **GOA** : HDFC AMC Limited, Ground Floor, G3 & G4, Jivottam, Minguel Miranda Road, Off. Abade Faria Road, **Margao - 403 601**. Salcete. Tel : (0832) 2737410 / 11. Fax : (0832) 2736477. HDFC AMC Limited, S1, Second Floor, Above Axis Bank, Edcon Centre, Angod, **Mapusa - 403 507**, Bardez, Goa. Tel: (0832) 2253 460 / 461, Fax: (0832) 2253465. HDFC AMC Limited, A-3, First Floor, Krishna Building, Opp. Education Department, Behind Susheela Building, G. P. Road, **Panaji - 403 001**. Tel. : 0832 - 2425609, 2425610, Fax : 0832 - 2425614. HDFC AMC Limited, 6, Ground Floor, Pereira Chambers, Padre Jose Vaz Road, **Vasco - 403 802**, Mormugao. Tel No: (0832) 2513 402 / 406, Fax No: (0832) 2513448. **GUJARAT** : HDFC AMC Limited, 2nd Floor, Megha House, Besides GRUH House, Mithakhali Six Roads, **Ahmedabad - 380 009**. Tel. : 079 - 40050055 / 66, Fax : 079 - 40050506. HDFC AMC Limited, Maruti Sharanam, No.117, 1st Floor, Anand-Vidhyanagar Road, Opposite Nandbhumi Party Plot, **Anand - 388 001**. Tel : (02692) - 398200, Fax : (02692) - 398222. HDFC AMC Limited, 3rd Floor, Shreemangalam Complex, Above IDBI Bank, Patel Society Road, Ward No. 1, Kasak Circle, **Bharuch - 392 012**. Tel : (0264) 2227205, Fax : (0264) 2227206. HDFC AMC Limited, 2nd Floor, Gangotri Plaza, Opposite Daxinamurty School, Waghawadi Road, **Bhavnagar - 364 001**. Tel: (0278) - 3988029, Fax : (0278) - 3984039. HDFC AMC Limited, 1st Floor, B Wing, Katira Complex, RTO Circle, **Bhuj - 370 001**. Tel No: (02832) 223 223, Fax No: (02832) 251. 946 HDFC AMC Limited, 2nd Floor, Keshav Complex, P N Marg, Opposite Dhanvantry, **Jamnagar - 361 001**. Tel : (0288) - 3988029, Fax : (0288) - 3982426. HDFC AMC Limited, 2nd Floor, Rajendra Estate, State Highway, **Mehsana - 384 002**. Tel: (02762) 302000. Fax: (02762) 302020. HDFC AMC Limited, 2nd Floor, Shiv Darshan, Dr. Radha Krishnan Road, 5, Jagnath, Plot Corner, **Rajkot - 360 001**. Tel. : 0281- 6624881 / 82, Fax : 0281 - 6624883. HDFC AMC Limited, U1 - U3, Jolly Plaza, Opp. Athwa Gate Police Station, Athwa Gate, **Surat - 395 001**. Tel. : 0261 - 2460082 / 83, Fax : 0261 - 2460091. HDFC AMC Limited, Upper Ground Floor, Gokulesh, R. C. Dutt Road, **Vadodara - 390 007**. Tel. : 0265 - 6621110 / 20, Fax : 0265 - 6621150. HDFC Asset Management Company Limited, 5-B, 2nd Floor, Sapphire Building, Daulatnagar, Chala-Vapi Road, **Vapi - 396 191**. Tel No: (0260) 3983900, Fax : (0260) 3983908. **HARYANA** : HDFC AMC Limited, TA - 12A, 15-18, Third Floor, Crown Plaza, Sector 15A, Mathura Road, **Faridabad - 121 001**. Tel. : (0124) 2221 338 / 339 / 341 / 342 / 343, Fax No.: (0129) 2221340. HDFC Asset Management Company Limited, Premises 102, 1st Floor, Vipul Agora, MG Road, **Gurgaon - 122 002**. Tel No: (0124) 2560 450 - 54 Fax : (0124) 2560455 HDFC AMC Limited, 1175 B Royal 1, 1st Floor, Adjoining Gurudawara, G.T Road, **Panipat - 132 103**. Tel: (0180) 3985400/01, Fax: (0180) 3985403. **JAMMU & KASHMIR** : HDFC AMC Limited, Hall No-102 A/2, South Block, Bahu Plaza, Gandhi Nagar, **Jammu - 180 012**. Tel No.: (0191)-2477911/12/13 / (0191) 2474297/98/99. **JHARKHAND** : HDFC AMC Limited, Vardhan Complex, 1st Floor, Opp. Sreeleathers Showroom, Bank More, **Dhanbad- 826 001**. Tel No.: (0326) 3205352, 2301756. Fax No.: (0326) 2300552. HDFC AMC Limited, Gayatri Enclave, 2nd Floor, "K Road", Bistupur, **Jamshedpur - 831 001**. Telefax.: 0657 - 2426730 / 2435791. HDFC AMC Limited, Pradhan Towers, 1st Floor, 5, Main Road, **Ranchi- 834 001**. Tel No.: (0651) 6003358. Fax No.: (0651) 3242077. **KARNATAKA** : HDFC AMC Limited, No. 114, 1st Floor, Prestige Towers, 99 & 100, Residency Road, **Bangalore - 560 025**. Tel. : 080 - 66205300, Fax : 080 - 51125255. HDFC AMC Limited, Premises No. 4830 / B, First Floor, Dr. Ambedkar Road, Opp. Civil Medical College, **Belgaum - 590 002**. Tel No: (0831) 4206 915 / 916 / 918, Fax No: (0831) 4206919. HDFC AMC Limited, # 63, Upper Ground Floor, Opposite Bellary Gas Agency, Anantapura Cross Road, **Bellary - 583 103**. Tel: (08392) 276576, Fax: (08392) 276580. HDFC Asset Management Company Limited, 190/3, 1st Floor, S.V.C. Plaza, Opposite Mothi Talkies, Gandhi Circle, **Davangere - 577 002**. Tel No: (08192) 250 240 / 241 / 242, Fax No: (08192) 250243. HDFC Asset Management Company Limited, Plot # 8 & 73, 3rd Floor, Rajesh Building, Super Market, Main Road, **Gulbarga - 585 101**. Tel: (08472) 399910 Fax: (08472) 271041. HDFC AMC Limited, No. 1, First Floor, Revankar Comforts, Vivekanand Road, Court Circle, **Hubli - 580 029**. Tel No.: (0836) 4252 294 / 95. Fax No: (0836) 4252 290 HDFC AMC Limited, UG-II, 6 & 7, Upper Ground Floor, Maximus Commercial Complex, Light House Hill Road, Opp. KMC, **Mangalore - 575 001**. Tel. 0824 - 4285337 / 33, Fax : 0824 - 4285336. No. 2918, CH 51 / 1 B, 1st Floor, Patel Mansion, Kantharaj Urs Road, Saraswathipuram, **Mysore - 570 009**. Tel No.: (0821) 4000 530 Fax No: (0821) 4000 535. **KERALA** : HDFC AMC Limited, 3rd Floor, City Mall, Opposite YMCA, Kannur Road, **Calicut - 673 001**. Tel: (0495) - 4099222 / 333, 3982310, Fax: (0495) - 3982330. HDFC Asset Management Company Limited Second Floor, Down Town Complex, Near Koyil Hospital, **Kannur - 670 004**. Tel: (0497) 645 0489 / 276 2044 / 2045 Fax: (0497) 2762046. HDFC AMC Limited, Ground Floor, Cinema cum Commercial Complex, Behind Ravipuram Bus Stop, M. G. Road, **Kochi - 682 016**. Tel. : 0484 - 2357707 / 8, 3243058 / 59, Fax : 0484 - 2358462. HDFC AMC Limited, Sofia Complex, Near Andamukkam Bus Stand, Beach Road, **Kollam - 691 001**. Tel No: (0474) 2752 070 / 071 / 072 / 074, Fax No: (0474) 2752073. HDFC AMC Limited, 14/868, Ground Floor, Sri Krishna Complex, Coimbatore Road, **Palghat - 678 001**. Tel No.: (0491) 2548 302 / 6452 185 / 186 / 188, Fax No: (0491) 2548303. HDFC AMC Limited, 2nd Floor, E-Town Shopping, College Road, East Fort, **Thrissur - 680 005**. Tel: (0487) 2441976. Fax: (0487) 2441976. HDFC AMC Limited, 1st Floor, Kaniamparambil Arcade, G S Junction, Shastri Road, **Kottayam - 686 001**. Tel No: (0481) 2309 759 / 760 / 761. Fax No: (0481) 3018397. HDFC AMC Limited, Ground Floor, Bhadra Tower, Cotton Hill Road, Vazhuthacaud, Thycaud P.O., **Trivandrum - 695 014**. Tel No.: (0471) 3983 730 / 731 / 732 Fax No.: (0471) 3983738. **MADHYA PRADESH** : HDFC AMC Limited, 1st Floor, Ranjeet Tower, 8, Zone-II, M. P. Nagar, **Bhopal - 462 011**. Tel. : 0755 - 4285385, 4246995, Fax : 0755 - 4058890. HDFC AMC Limited, M1, M2 & M3, Mezzanine Floor, Sterling Arcade, 15 / 3, Race Course Road, **Indore - 452 001**. Tel No.: 0731 - 4022241 / 42. Fax No.: 0731 - 4245436. HDFC Asset Management Company Limited, First Floor, Muthye Ud yog Bhawan, 1039, Wright Town, Opp. Telephone Exchange, **Jabalpur - 482 002**. Tel No.: (0761) - 4049800, 3988029 Fax No.: (0761) - 4068814 HDFC Asset Management Company Limited, First Floor, Alakhnanda Towers, Shrimant Madhav Rao Scindia Marg, City Centre, **Gwalior - 474 001**. Tel No.: (0751) - 4066060, 3988029 Fax No.: (0751) - 3982803. **MAHARASHTRA** : 1st Floor, Amar Arcade - 2, Opp. Raja peth Police Station, Raja Peth, **Amravati - 444 601**. Tel No: (0721) 2562 112 / 113 Fax No: (0721) 2564115 HDFC AMC Limited, 2nd Floor, Renuka Commercial Complex, Samarath Nagar, Nirala Bazar, Nageshwar Wadi Road, **Aurangabad - 431 001**. Tel: (0240) - 3988029, Fax: (0240) - 3982068. HDFC AMC Limited, 138, Ground Floor, Kavya Ratnavali Chowk, Omkareshwar Road, **Jalgaon - 425 002**. Tel. No.: (0257) 3982100/ 01. Fax : (0257) 3982114. HDFC AMC Limited, Royal Prestige, C1/C9, 1st Floor, E - Ward, Sykes Extension, Rajarampuri Road, **Kolhapur - 416 008**. Tel : (0231) - 3988029, Fax : (0231) - 3982060. HDFC AMC Limited, Shop No. 3, Ground Floor, Abhishek Building, Irla Bridge, S.V. Road, Andheri (W), **Mumbai - 400 058**. Tel No.: (022) 32157352 / 34. Fax: (022) 26241131. HDFC Asset Management Company Limited Shop # 7, Abhilasha Building, Punjabi Lane, Borivali (W), **Mumbai - 400 092** Tel: (022) 32157268 / 342, Fax: (022) 32719222. HDFC AMC Limited, Ramon House, 3rd Floor, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, **Mumbai - 400 020**. Tel. : 022 - 66316333, Fax : 022 - 66580200. HDFC AMC Limited, Mistry Bhavan, 2nd Floor, 122, Backbay Reclamation, Dinsha Vachha Road, Churchgate, **Mumbai - 400 020**. Tel. : 022 - 60006767, Fax : 022 - 66580211. HDFC Asset Management Company Limited, Shop No. 1 & 2, Ground Floor, Atlantic Tower, R B Mehta Road, Near Railway Station, Ghatkopar (East), **Mumbai - 400 077**. Tel: (022) 65253409/08/06/21, Fax: (022) 25116805. HDFC AMC Limited, Unit No. 101, First Floor, Landmark Building, 136 Hill Road, Opp. St. Peters Church, Bandra (West), **Mumbai - 400 050**. Tel: (022) 26434 760 / 762 / 763 / 764, Fax: (022) 26434768. HDFC Asset Management Company Limited, Shop No. 21/22, Ground Floor,

HDFC ASSET MANAGEMENT COMPANY LIMITED (HDFC AMC LIMITED)
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Rajdeep CHS, Near Malhar Cinema, Gokhale Road, **Thane (West) - 400 602**. Tel: (022) 67124172/73/74/75/76, Fax: (022) 67124177. HDFC AMC Limited, 106-110, 2nd Floor, Shriram Shyam Towers, Near NIT Building, Kingsway, Sadar, **Nagpur - 440 001**. Tel: 0712 - 6630301/02/04, Fax : 0712 - 6630206. HDFC AMC Ltd. G- 1 & G-2, "Suyojit Heights", Opp. Rajiv Gandhi Bhavan, Sharanpur Road, **Nashik - 422 002**. Tel. No.: 0253 - 6611831 / 32. Fax No.: 0253 - 6611836. HDFC AMC Limited, HDFC House, 2nd Floor, Shivaji Nagar, University Road, **Pune - 411 005**. Tel. : 020 - 25521680 / 81, Fax : 020 - 25521683. HDFC AMC Limited, BSE 1, Tech Building, 109, A Wing, 1st Floor, Opposite Vashi railway station, Sector 30, **Vashi - 400 703**. Tel: (022) - 39880299. HDFC Asset Management Company Limited, 1st Floor, Anant Kuti (Bibikar Bldg.), Manpada Road, Opp. Municipal Corporation Bldg., **Dombivli (East)**, Mumbai - 421 201. Tel: (0251) 2860 648 / 649 / 645 / 656 Fax: (0251) 2863953, **NEW DELHI** : HDFC AMC Limited, 4th Floor, Mohan Dev Building, 13, Tolstoy Marg, Connaught Place, **New Delhi - 110 001**. Tel. : 011 - 66324000, Fax : 011 - 23351317. HDFC Asset Management Company Limited , 14th Floor, Mohandev Building, 13 Tolstoy Marg, **New Delhi - 110 001**. Tel: (011) 6622 0937- 41, 66220934 Fax: (011) 23351318. **ORISSA** : HDFC AMC Limited, Sri Jagannath Complex, 1st Floor, Opposite Hari - Omm Bhawan, **Barbil - 758 035**. Tel No: 09238106515 / 09238106525, Fax No: (06767) 277565. HDFC AMC Limited, Vinayak, 2nd Floor, 96, Janpath, **Bhubaneswar - 751 001**. Tel. : 0674 - 6450502/1502, Fax : 0674 - 2531483. HDFC AMC Limited, 1st Floor, Plot No. 2690 (P), Bajrakabati Road, Ranihat, **Cuttack - 753 001**. Tel: (0671) 2323724/ 725, Fax: (0671) 2324741. HDFC AMC Limited, Praful Tower, 1st Floor, Panposh Road, **Rourkela - 769 004**. Tel No.: (0661) - 3988029,3982060/70. Fax No.: (0661) -3982068. HDFC AMC Limited, Kadambari Complex, 1st Floor, Unit - 4, Nayapara, Golbazar, **Sambalpur - 768 001**. Tel No: (0663) 2400 323 / 339, Fax No: (0663) 2400324. **PONDICHERRY** : HDFC AMC Limited, No.17, I Floor, Sree Velayudham Complex, Near Indhira Gandhi Square, Natesan Nagar, **Pondicherry - 605 005**. Tel: (0413) 3043 293 / 500 / 600. Fax: (0413) 2206776. **PUNJAB** : HDFC AMC Limited, SCO-28, 1st Floor, Taneja Towers, District Shopping Complex, Ranjit Avenue, **Amritsar- 143 001**. Tel: (0183) 3988028 / 2570, Fax: (0183) 3982599. HDFC AMC Limited, SCO 375-376, Ground Floor, Sector 35-B, **Chandigarh - 160 022**. Tel. : 0172 - 2623397, 2624497 Telfax: 0172 - 3013839. HDFC AMC Limited, 2nd Floor, Above ING Vysya Bank, Adjacent to Sekhon Grand Hotel, Namdev Chowk, G T Road, **Jalandhar City - 144 001**. Tel: (0181) 3988029 / 970, Fax: (0181) 3982966. HDFC AMC Limited, SCO 122, Feroze Gandhi Market, **Ludhiana - 141 001**. Tel.: 0161 - 2774321 / 5014321. Fax : 0161 - 3013838. **RAJASTHAN** : HDFC AMC Limited, 4th Floor, K.C. Complex, Opp. Daulat Bagh, **Ajmer - 305 001**. Tel: (0145) 3099000. Fax: (0145) 3099001. Indraparshtha Tower, Shop Nos. 209 - 213, Second Floor, Shyam Ki Sabji Mandi, Near Mukharji Garden, **Bhilwara - 311 001**. HDFC AMC Limited, "Moondhra Bhavan", 3-Ajmer Road, **Jaipur - 302 001**. Tel. : 0141 - 5111125, 2374968, Fax : 0141 - 5111126. Gulab Singh Bhavan, 11, Chopasni Road, **Jodhpur - 342 003**. Tel. : 0291 - 5101927, 5101937, Fax : 0291 - 5105919. HDFC Asset Management Company Limited, 1st Floor, Gowardhan Plaza, 25, Trench Colony, Opposite Lok Kalamandal, **Udaipur - 313 001**. Tel: (0294) 3988029, Fax: (0294) 3982000. **TAMIL NADU** : HDFC AMC Limited, ITC Centre, First Floor, 760, Anna Salai, **Chennai - 600 002**. Tel. : 044 - 43979797 / 43979716, Fax : 044 - 28415855. HDFC AMC Limited, 1371A, Ground Floor, Nadar Building, Trichy Road, **Coimbatore - 641 018**. Tel: 0422 - 4391861/62/63. Fax: 0422 - 4391714. HDFC AMC Limited, 127 C/3 East Veli Street, **Madurai - 625 001**. Telefax : (0452) - 3988029. HDFC AMC Limited, 1st Floor, No1 Bhimsena Garden Street, Royapettah High Road, **Mylapore, Chennai - 600 004**. Tel: (044) 30913060, Fax: (044) 30913082. HDFC AMC Limited, First floor, Ram Complex, No. 454/3, Meyanoor Main Road, **Salem - 636 009**. Tel : (0427) 3982680/700. Fax : (0427) 2333617. HDFC AMC Limited, No. 60, Sri Krishna Arcade, First Floor, Tennur High Road, Tennur, **Trichy - 620 017**. Tel: (0431) 3982830, Fax: (0431) 3982835. **UTTARAKHAND** : HDFC AMC Limited, 76, Rajpur Road, Near RTO, **Dehradun - 248 001**. Tel: (0135) 3988029/ 7434, Fax: (0135) 3987444. **UTTAR PRADESH** : HDFC AMC Limited, B2, 1st Floor, 9/4, Shankar Point, Sanjay Place, **Agra- 282 002**. Tel: (0562) 3984761-73, Fax: (0562) 3984777. HDFC AMC Limited, 3/260-A, Arena Complex, Laxmibai Marg, Marris Road, **Aligarh - 202 001**. Tel No: (0571) 2740 770 / 771 / 772 / 773, 2743 970 / 971, Fax No: (0571) 2740772. HDFC AMC Limited, 3rd Floor, Agarwal Arcade, Hyundai Motors Showroom, 4 Sardar Patel Marg, Civil Lines, **Allahabad - 211 001**. Tel No: (0532) 2561 035/036/038/041/042/ 043, Fax No: (0532) 2561035. HDFC AMC Limited, 146 Civil Lines, 1st Floor, Gupta Complex, Near Circuit House Chouraha, **Bareilly - 243 001**. Tel: (0581) 2510 749 / 759, Fax: (0581) 2510709. HDFC Asset Management Company Limited, D-2, 1st Floor, Raj Nagar District Centre, Raj Nagar, **Gaziabad - 201 010**. Tel: (0120) 301 0635 Fax: (0120) 3010636. HDFC AMC Limited, 1st Floor, 16/80 D, Behind SBI Main, Civil Lines, **Kanpur - 208 001**. Tel. : 0512 - 2331484-87, Fax : 0512 - 2331487. HDFC AMC Limited, 4 Shahnajaf Road, **Lucknow - 226 001**. Tel. : 0522 -2207591, 2200163, Fax : 0522 - 2230408. HDFC AMC Limited, 143/145/1, Ganpati Plaza, Ground Floor, Magal Pandey Nagar, **Meerut - 250 005**. Tel No: (0121) 2602 380 / 2601 964 / 965, Fax No: (0121) 2602380. HDFC AMC Limited, Parsvnath Plaza-II, UGF Hall No.4, Delhi Road, **Moradabad - 244 001**. Tel No.: (0591) 3988029 / 3982131. Fax No.: (0591) 3982137. HDFC AMC Limited, K-24/25, Premises No. 36 & 37, Pearl Plaza, Sector-18, **Noida - 201 301**. Tel No.: (0120) 3988029. Fax No.: (0120) 3980610. HDFC AMC Limited, D-64/127, 4th Floor, Arihant Complex, Sagra, **Varanasi - 221 010**. Tel. : 9935177068, 9935147068. **WEST BENGAL** : HDFC AMC Limited, City Plaza, City Centre, 1st Floor, **Durgapur - 713 216**. Tel: (0343) 3982150, Fax: (0343) 3982153. HDFC AMC Limited, MS Towers, 2nd Floor, O.T. Road, Inda, **Kharagpur - 721 305**. Tel No: (03222) 227 627 / 657. Fax No: (03222) 227683. HDFC AMC Limited, Menaka Estate, 1st Floor, 3 Red Cross Place, **Kolkata - 700 001**. Tel. : 033 - 22427849 / 53 / 56 / 59, Fax : 033 - 22439582. Gitanjali Complex, 2nd Floor, Above Corporation Bank, Sevoke Road, **Siliguri - 734 001**. Tel No.: (0353) - 6453474. Fax No.: (0353) 2545270.

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Continuing a tradition of trust

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

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