



Smart Wealth



What is the HDFC Bank SmartWealth all about?

HDFC Bank SmartWealth is a comprehensive investment platform for all investors with cutting edge features and user-friendly interface.

- It simplifies investing by taking the mental load off investors and serving as a one-stop-shop for all their needs.
- It helps users get investment ready across various financial products, including mutual funds, equities, bonds, and deposits.
- Users can identify their investment profile and invest appropriately.
- The HDFC Bank SmartWealth offers investment solutions curated by HDFC Bank Research.
- It helps users set and track their financial milestones by providing recommendations and progress tracking.
- HDFC Bank SmartWealth allows users to bring all their bank accounts, mutual funds, and equity investments onto one platform for a consolidated view.
- Users can access various reports pertaining to their investments.

What are the Key features of the HDFC Bank SmartWealth?

Below are the key features of the HDFC Bank SmartWealth.

- **Seamless Onboarding:** Experience features without registration. Easy digital onboarding for instant investing.
- **Investment Profiling:** Select investment profile or answer a questionnaire to determine asset classes and investment style.
- **Portfolio Construction and Rebalancing:** Customized approach, model portfolios, and rebalancing for SmartJars.
- **Investment Journey:** Milestone-based planning, DIY fund investments, and visualization of life dreams.
- **Engaging Dashboard:** Comprehensive view of investments with a smart dashboard. It shows the customer's total market value, family wealth, SmartJars status, SIP calendar, and detailed analytics across various assets, products, and instruments.
- **Consolidated Account Statements:** Import External Investments for one-place view of all Mutual Funds. Automated statements and reporting.
- **DigiPassBook:** Track bank accounts, stocks & ETFs in one place.

Am I eligible to invest through the HDFC Bank SmartWealth?

Anyone who is an Indian resident, 18 years or older, and has an HDFC Bank savings account can start investing through the HDFC Bank SmartWealth.

Whom should I contact for any queries on HDFC Bank SmartWealth?

You can drop an email at smartwealth@hdfcbank.com for any queries pertaining to HDFC Bank SmartWealth.

Who is eligible to use HDFC Bank SmartWealth?

Any customer with a savings account at HDFC Bank can register for HDFC Bank SmartWealth. The bank account can be either Single or Either/Survivor. The investor's PAN needs to be KYC (Know Your



Customer) registered and compliant as per SEBI (Securities and Exchange Board of India) guidelines. You can check your PAN status here: <https://camskra.com>

What if I don't have a savings account with HDFC Bank? Can I still use HDFC Bank SmartWealth to invest?

To start investing through HDFC Bank SmartWealth, you need to have an HDFC Bank savings account. If you don't have one yet, don't worry! You can easily open a savings account through here itself. Our user-friendly interface and hassle-free account opening process will guide you through every step of the way.

Can I use Bank account other than HDFC Bank account to invest?

No.

I have a current account with HDFC Bank. Can I still use HDFC Bank SmartWealth to make investments?

To start investing through HDFC Bank SmartWealth, you need to have an HDFC Bank savings account. Now, we do not support investment through current accounts. But don't worry! You can easily open an HDFC Bank savings account through the HDFC Bank SmartWealth itself. Our user-friendly interface and hassle-free account opening process will guide you through every step of the way.

What is an HDFC Bank SmartWealth account, and are there any charges associated with it?

An HDFC Bank SmartWealth account is a unique investment services account that gives you complete control of your investments. With this account, you can purchase, redeem, and switch funds as per your investment preferences, all with just a few taps on your smartphone. The best part? There are no additional charges for opening an investment account with HDFC Bank SmartWealth.

What are the steps to register/sign up in the HDFC Bank SmartWealth app?

- Download the HDFC Bank SmartWealth application from the App/Play Store
- Sign up using your mobile number and authenticate with OTP.
- Enter PAN or DOB
- Enter your Net Banking or debit card details and tap on continue.
- Create a 4-digit mPIN of your choice.
- Enable biometric authentication (Optional).
- Verify and edit details.
- Select an existing nominee or add a new one.
- Review your account details > tap on continue.
- If your Mutual Fund KYC is not completed, you will be redirected to register for Mutual Fund KYC and complete the process
- Once done, you would be ready to start investing using the HDFC Bank SmartWealth.

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How soon can I start investing through HDFC Bank SmartWealth?

If you are an existing HDFC Bank customer, you can start investing immediately through HDFC Bank SmartWealth. Our user-friendly interface and hassle-free investment process make it easy for you to start investing right away.

If you are in the process of opening a new savings bank account with HDFC Bank, you can start investing as soon as your account is active. Our app will guide you through every step of the way, ensuring a seamless experience for you.

Why am I unable to onboard to HDFC Bank SmartWealth?

You may be unable to onboard due to one or more of the following reasons:

- Bank KYC/Re-KYC Due: Your KYC process with the bank is pending.
- No Active Savings Account: You need an active individual savings account with the bank.
- PAN and Aadhaar Not Linked: Ensure your PAN and Aadhaar are linked.
- PAN/Email Not Registered: Your PAN or email may not be registered with the bank.
- No Indian Mobile Number: You must have an active Indian mobile number registered with the bank.

What Happens If I Don't Link My Aadhaar and PAN by June 30, 2023?

If you fail to link your Aadhaar and PAN by the deadline of June 30, 2023, the following consequences may apply:

- Penalty: Non-linking of PAN with Aadhaar can attract a penalty as per Section 139AA of the Income Tax Act, 1961.
- Inoperative PAN: Your PAN card may become inoperative until it is linked with Aadhaar.
- Higher TDS/TCS Deduction: If your PAN is not linked with Aadhaar, TDS (Tax Deducted at Source) and TCS (Tax Collected at Source) deductions will be subject to a higher rate applicable to cases where PAN is not provided.
- Transaction Limitation: You may not be able to carry out transactions involving amounts exceeding ₹50,000.
- Mutual Fund Restrictions: Without linking your Aadhaar and PAN, you will not be able to invest in or redeem mutual funds.
- FD Booking Limitation: Booking fixed deposits (FDs) above ₹50,000 may not be possible.

What is the last date for PAN Aadhaar link?

The deadline to link PAN to an Aadhaar number was June 30, 2023, after which PANs which are not linked to Aadhaar number will become inoperative.

How to check status of your Aadhaar linkage?

You can check the status of your PAN – Aadhaar linkage on the link mentioned below:

<https://eportal.incometax.gov.in/iec/foervices/#/pre-login/link-aadhaar-status>

How to link Aadhaar with PAN?

You can link your Aadhaar with PAN on the link mentioned below:

<https://eportal.incometax.gov.in/iec/foervices/#/pre-login/bl-link-aadhaar>

What to Do If There Is a Mismatch in Aadhaar-PAN Details?

If you are unable to link your Aadhaar with PAN due to a mismatch in your name, phone number, or date of birth, follow these steps to resolve the issue:

- **Correct PAN Details:** Visit the TIN-NSDL website to update your PAN details. Provide the necessary documents and follow the instructions to make the required corrections.
- **Correct Aadhaar Details:** Access the UIDAI website to correct any discrepancies in your Aadhaar information. Submit the necessary documents and follow the guidelines provided to update your details.

By ensuring that both your PAN and Aadhaar have matching details, you will be able to link them successfully.

Who is Exempted from Aadhaar-PAN Linking?

Aadhaar-PAN linking is currently not mandatory for the following individuals:

- Residents of Assam, Jammu and Kashmir, and Meghalaya.
- Non-residents as defined by the Income Tax Act, 1961.
- Individuals aged eighty years or above at any time during the previous year.
- Non-citizens of India.

What should I do if HDFC Bank SmartWealth does not allow me to onboard, stating that I am not KYC compliant?

This can happen because your bank's KYC update is due. Banks require periodic KYC updates.

To resolve this, please update your KYC info with the bank. You can do so by visiting the following link: <https://www.hdfcbank.com/personal/useful-links/important-messages/re-kyc-update>

For further assistance, you can reach out to your bank's customer service or visit your nearest branch

How can I add a new nominee to my HDFC Bank SmartWealth account? Can I add a nominee after the account opening process is complete?

You can easily add up to 3 new nominees during the HDFC Bank SmartWealth onboarding process. Unfortunately, once the onboarding process is complete, you will not be able to edit or add nominees to your HDFC Bank SmartWealth investment account.

However, if you are creating an FD/RD investment through HDFC Bank SmartWealth, you can add a new nominee during the creation process.

How can I change the nominee details on the HDFC Bank SmartWealth?

Unfortunately, users are not able to change nominee details once the onboarding process is complete on the HDFC Bank SmartWealth at the moment.

However, if you are creating an FD/RD investment through HDFC Bank SmartWealth, you can edit or modify a nominee during the process.



Can I update/edit the customer details such as marital status, father's name, spouse's name, etc., after completing the onboarding process?

Unfortunately, users are not able to change customer details once the onboarding process is complete on the HDFC Bank SmartWealth at the moment.

What is MF Know Your Customer (KYC)?

MF KYC is a one-time process that's required by SEBI for investing in mutual funds.

What documents do I need to keep handy for the MF KYC process?

You need to keep the following documents handy for completing the MF KYC process:

- PAN Card.
- Registered mobile number and email address associated with your Aadhaar for receiving the OTP.
- A bank cheque leaf with the user's name printed, and the user must be the first holder.
- Signature image.

Can I invest in HDFC Bank SmartWealth if my MF KYC is still in progress?

No, you cannot invest in mutual funds if your MF KYC process is still pending. You must complete your MF KYC registration, and it should be verified/ validated before investing in mutual funds, as per the regulatory guidelines. In the meantime, you can book deposits and explore the app.

What happens after I submit my MF KYC?

After submitting your MF KYC, CAMS will process your information and verify your documents according to regulatory guidelines. Once your information is verified, your MF KYC status will be marked as verified/validated, allowing you to seamlessly access HDFC Bank SmartWealth Mutual Fund investment services.

Why do I need to reverify my MF KYC?

To purchase new funds, your KYC information must be validated by a central agency (KRA) as per new SEBI regulations. If not validated, your orders may be rejected.

MF KYC confirmation could fail due to missing Aadhaar details or pending verification of your email and mobile.

To resolve this, complete the MF KYC process by visiting Registrar & Transfer Agent's (RTA) Website. It may take 3-5 working days to confirm your KYC.

Where can I check the status of my Mutual Fund KYC?

- Visit any Mutual Fund's or Registrar & Transfer Agent's (RTA) Website where you have an investment.
- Check for 'KYC Status' link, if available.
- Else, visit <https://karvykra.com> and click on KYC Inquiry
- Enter your 10-digit PAN and Captcha and click on Submit.



Can the Mutual Fund KYC be rejected? If so, what happens in such cases?

Yes, if a mutual fund KYC application form is incomplete or lacks mandatory documentation, it may be rejected. If your MF KYC is rejected, you will not be allowed to invest in mutual funds. You will need to re-initiate the MF KYC.

Does the Mutual Fund KYC have an expiry date?

No, the MF KYC does not have an expiry date. Once obtained, it will be registered against your folio and quoted in all future account statements. The MF KYC will remain valid indefinitely, until a regulatory authority decides to make any changes to it.

Can I add joint holders to my HDFC Bank SmartWealth?

No, currently the HDFC Bank SmartWealth only supports single account holders. Joint holders cannot be added at this time.

Can I register multiple accounts on HDFC Bank SmartWealth using the same mobile number?

No, HDFC Bank SmartWealth allows only one registration per mobile number. If you have multiple bank accounts linked to the same mobile number, you can register only one account.

How can I register on HDFC Bank SmartWealth if I have multiple bank accounts linked to the same mobile number?

You will need to update each bank account with a unique mobile number, after which you will be able to complete the registration process.

I'm an NRI (Non-Resident Indian) / PIO (Person of Indian Origin) with a bank account at HDFC Bank. Can I register with HDFC Bank SmartWealth and invest in mutual funds?

No, currently the HDFC Bank SmartWealth only supports Resident Indian account holders only.

Can I use HDFC Bank SmartWealth outside India if my mobile number starts with an Indian mobile number?

For security reasons, HDFC Bank SmartWealth is currently accessible only within India's network.

How can I reset my mPIN?

- Tap on the Forgot mPIN on the login screen.
- Enter your registered mobile number.
- Enter the 6-digit OTP received on your registered mobile number.
- Enter either Debit card/Netbanking details.
- Enter a new 4-digit mPIN, re-enter the same mPIN and tap on continue.

How can I register a new device for my HDFC Bank SmartWealth app?

In case you want to use the HDFC Bank SmartWealth application on a new device, you will have to:

- Enter your registered mobile number.
- Enter the 6-digit OTP received on the registered mobile number.
- Enter either Debit card/Netbanking details.

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- Enter your 4-digit mPIN.

Can I have more than one investment account with HDFC Bank SmartWealth?

No, you can only have one account per user at the moment.

Why should I invest in Mutual Funds from the HDFC Bank SmartWealth?

Here's why you should invest in mutual funds through HDFC Bank SmartWealth:

- Digitally invest within minutes.
- Invest in a range of funds across asset classes and fund categories.
- Get access to invest in new fund offers (NFOs).
- Invest with as less as ₹100.
- Get portfolio recommendations, insights, and content based on your investment profile.
- Make secure payments directly from your linked HDFC Bank savings account.
- Get regular updates on tracking, evaluating, and re-balancing your portfolios.

When will my investments get processed/When will they reflect on the dashboard?

- Your investments are sent for processing to the respective AMCs on the same day if you have invested on a business day before the cut-off timing that day.
- If you have invested on a non- business day or after the cut-off timing, then the investments are sent for processing on the next business day.
- The AMCs can take about 3-5 business days to process the investment.
- The dashboard gets updated as soon as we receive confirmation from the AMC. Till then the order would be shown as 'In process' under the Dashboard Overview tab in the HDFC Bank SmartWealth.

Is there a minimum investment to start investing through HDFC Bank SmartWealth?

You can start investing an amount as low as ₹100 in HDFC Bank SmartWealth depending on the fund house and scheme you would wish to invest in.

However, some features have amount limitations. They are:

- Model Portfolio for SIP will be recommended for SIP amounts greater than ₹5,000 per month.
- Model Portfolio for Lumpsum will be recommended for amounts greater than ₹10,000.
- New SmartJar can be set up for SmartJar amount greater than ₹50,000.
- When re-balancing gets triggered, the system will give alert for re-balancing – the user will be able to proceed only if:
 - the existing corpus is >₹10,000 mapped to the SmartJar. In case, the amount is less than ₹10,000, the investor will be re-directed to the DIY journey.
 - the SIP to be started/added is >₹5,000 per month. In case, the amount is less than ₹5,000, the investor will be re-directed to the DIY journey.

Can I choose my own funds to invest in through HDFC Bank SmartWealth?

Yes, you have the flexibility to invest in any fund of your choice.

How can I invest in the funds of my own choice (Do It Yourself)?

Below are the steps to start investing in the funds of your choice:

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- Tap on the search icon or go to 'Explore and Invest' section on the Discover page, enter the scheme name or use the various filters to search for a specific fund.
- Select '+Add' CTA to add the funds to cart.
- Select investment mode > Monthly SIP or Lump sum
- Review the investments in your cart, accept the terms and conditions, and select 'Place Order'. Enter the OTP to finalize the transaction.

Which day's NAV will apply to my HDFC Bank SmartWealth mutual fund purchase?

The NAV applicable will be based on the business day when the purchase request is processed, as per the cut-off timing:

Mutual Fund Scheme	Purchase Cut-off Time
Liquid and Overnight Schemes	IST: 12:30 hrs.
Other Schemes	IST: 14:00 hrs.

Any requests received after the cut-off time will be processed on the next business day.

When selling/redeeming a mutual fund on HDFC Bank SmartWealth, which day's NAV will apply?

The NAV applicable will depend on the business day when the redemption/sell request is processed, as per the cut-off timing:

Mutual Fund Scheme	Redemption and Switches Cut-off Time
All Schemes	IST: 14:00 hrs.

Requests received after the 2 PM IST cut-off time will be processed on the next business day.

Can I transact on holiday through HDFC Bank SmartWealth?

Yes, you can place your request even on a holiday. However, such requests will be processed on the next business day and NAVs will apply as per the mutual fund offer document. Your account will be debited as soon as the order is placed, and you can track all transactions from the 'Order history' section in 'More' tab.

Will I get online confirmation of my transactions on HDFC Bank SmartWealth?

Once the order is placed, you will be shown an immediate confirmation on the screen. Each time you invest through HDFC Bank SmartWealth, you will receive an SMS & email confirmation that you initiated the transaction.

Can I invest in same-day SIPs through the HDFC Bank SmartWealth?

Yes, the HDFC Bank SmartWealth allows you to set up same-day SIPs, subject to specific cut-off timings and fund requirements.

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What happens if I miss the cut-off time for a same-day SIP?

If the cut-off time is missed, the SIP will be processed on the next business day.

Can I modify or cancel a same-day SIP after it is initiated?

Modifying or cancelling a same-day SIP after it has been initiated is not possible due to the immediate processing timeline

How long will it take for my redeem amount to reflect in my bank account?

As per the AMC & SEBI guidelines, the payout is done between 2-10 business days but in practice, redemptions are credited within 1-5 business days depending on the type of the scheme and are credited directly into your linked HDFC Bank Savings A/c.

- Liquid funds: T+1 business day
- Debt funds: T+2 business days
- Equity funds: T+3 business days
- International funds: T+5 or more business days

(T is the date the order was approved.)

Delays in updates from AMCs and RTAs may cause your dashboard to take longer to update, even if the money has been credited to your account. We suggest that you check your bank account before raising this with our support team.

What is Mutual Fund?

A mutual fund is a professionally managed trust that pools the savings of many investors and invests them in securities like stocks, bonds, and short-term money market instruments depending on the objective of the scheme. Investors in a mutual fund have a common financial objective and their money is invested in different asset classes in accordance with the fund's investment objective.

Which are the different products offered by HDFC Bank SmartWealth?

HDFC Bank SmartWealth offers a wide selection of investment products that provides you with the right choices to build a diversified portfolio and reach your financial milestones. Below are the range of products available on HDFC Bank SmartWealth.

- Mutual Funds
- HDFC Bank Fixed Deposits, Recurring Deposits and Tax Saver Deposits
- Bonds, Stocks and ETFs (through HDFC Securities)
- Global stocks (through HDFC Securities)

What is the USP/hero feature of HDFC Bank SmartWealth?

Unlock hero features with HDFC Bank SmartWealth: 'Create SmartJars' to make your dreams a reality, 'Consolidate your MF investments' for streamlined portfolio management, and leverage 'DigiPassBook' to unify your savings bank account and demat holdings under NSDL and CDSL. Our rebalancing logic ensures optimal management of unmapped investments and SmartJars.

How do I select a mutual fund?

It's a DIY platform. There are mini tiles in the Discover section to select mutual funds.

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Do I get to see HDFC Bank research recommendations?

Under each mini tile, mutual funds recommended by HDFC Bank Research Team are tagged as 'Recommended'. Further, under Top rated funds – only all recommended funds show up.

How do I know that I have selected the right mutual fund?

The App allows investments only when the investor sets the investment profile. When a fund is selected in case the fund is not suitable basis investment profile, a message shows up.

Can I invest in New Fund Offerings through HDFC Bank SmartWealth?

Yes – Ongoing NFOs and Upcoming NFOs can be seen in discover section. In case, HDFC Bank Research recommends any NFO, 'Recommended' tag will show up.

What is exit load?

Exit load is a fee payable to a mutual fund house for existing a fund (fully or partially) before the completion of a specified period from the date of investment.

Can I save tax if I invest in mutual funds in India?

Yes, by investing in specific mutual funds like ELSS (Equity Linked Savings Scheme), you can save on taxes. These investments qualify for tax deductions under Section 80C of the Income Tax Act, helping you reduce your taxable income.

What is an Investment Profile?

An investment profile refers to an individual's willingness and capacity to take risks when it comes to investing. It considers two main factors: risk capacity and risk tolerance.

Risk capacity represents an individual's financial ability to withstand and recover from potential investment losses. It considers factors such as income, assets, and time horizon.

Risk tolerance, on the other hand, relates to an individual's psychological comfort level when it comes to taking risks with investments. It considers factors such as personal preferences and aversion to potential losses.

There are 5 types of investment profiles on HDFC Bank SmartWealth: **Risk Averse, Conservative, Moderate, Aggressive, Very Aggressive**

Why is Investment Profile Important?

Your investment profile is crucial because it allows us to provide tailored recommendations and suggestions for mutual fund schemes based on your risk appetite and tolerance.

How do I set my Investment Profile?

To determine your investment profile on the HDFC Bank SmartWealth, follow these steps:

- After logging into the HDFC Bank SmartWealth, navigate to the bottom of the screen and select the 'More' section. OR within the 'Discover' section, choose the option 'Investment Profile'.
- Upon selecting 'Investment Profile', you will be presented with an option to 'Get Your Investment Profile Evaluated'. By choosing this option, you will be asked to answer six quick questions. These questions will help evaluate and determine your investment profile OR

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- Choose Profile directly from scroll bar: If you prefer not to answer the questionnaire, you can directly select your desired investment profile from the scroll bar provided.

Can I retake my Investment Profile?

Absolutely! You have the flexibility to retake the questionnaire for your investment profile on the HDFC Bank SmartWealth whenever you desire. This allows you to update your profile or even directly switch to a different profile that better suits your evolving investment preferences.

Does changing the investment profile affect my existing or future investments?

The existing investments are not impacted in terms of change in value. However, existing SmartJars or unmapped investments may experience change in recommendations basis the change in investment profile. The future recommendations may be different basis new investment profile. The recommendation/re-balancing engine will alert the investor to review existing investments, if required.

What is 'Explore and Invest' section in the Discover tab?

The 'Explore and Invest' section has 8 mini tiles enabling investors to make quick investment decisions. The investors can simply choose from the investment options under each mini tile. For e.g., the investor wants to invest in Equity oriented funds, under the 'Equity Funds' mini tile, the investor will get to see All Funds as default. All recommended funds will show up in alphabetical order with 'Recommended' tag. All other funds will show up after recommended funds in alphabetical order. There is a separate recommended funds tab as well.

How does 'Create SmartJars' section work?

The section includes a few pre-defined SmartJars and an option to create a customized SmartJar. The investor can select a SmartJar and initiate the SmartJar creation journey.

What happens if I don't have sufficient funds in my bank account for my SIP instalment?

- If you don't have enough funds in your bank account for your SIP instalment, the SIP debit will fail, and you will miss that instalment. However, your SIP will remain active.
- If the first SIP debit fails, or if you fail to maintain sufficient funds for three consecutive SIP debits, the SIP gets terminated.

Can I reduce my SIP amount?

No, you can't reduce your existing SIP amount. However, you have the option to stop your current SIP and start a new one with a lower amount.

Can I cancel a transaction on my HDFC Bank SmartWealth Investment Account?

No, it's generally not possible to cancel a transaction on your HDFC Bank SmartWealth investment account once it has been placed.

However, an SIP/STP/SWP transaction can be cancelled before the date of transaction execution. Lump sum transactions cannot be cancelled once an order has been placed.

What types of Mutual Fund transactions can I perform using HDFC Bank SmartWealth?

Below are the MF transactions available on HDFC Bank SmartWealth:

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- Buy/Purchase
- Sell/Redeem
- Switch
- Systematic Investment Plan
- Systematic Transfer Plan
- Systematic Withdrawal Plan

Can I Execute Multiple Transactions at Once?

Absolutely! You have the flexibility to perform multiple transactions simultaneously. By adding them to your Investment Cart, you can conveniently execute all the transactions in one go.

Can I Execute Transactions from the Investment Cart Later?

Absolutely! Your Investment Cart is designed to store the details of your transactions until you're ready to execute them. Remember, your Investment Cart is always saved and accessible whenever you log in, allowing you to conveniently execute the transactions at a time that suits you best.

Can I Delete a Transaction from the Cart?

Certainly! If you want to remove a specific transaction from your Investment Cart, you have the option to do so. By tapping the delete icon against the scheme in the Investment Cart, you can easily remove any transaction you no longer wish to execute.

What is a Systematic Investment Plan (SIP)?

A Systematic Investment Plan (SIP) is an investment option offered by mutual funds that allows investors to invest a predefined set of amounts at regular intervals.

The key advantage of SIPs is that they help investors benefit from rupee-cost averaging. This means that when the market is down, investors automatically acquire more mutual fund units with the same investment amount. Conversely, when the market is up, investors acquire fewer units with the same investment amount. This approach helps investors to avoid the risk of timing the market and results in an average cost per unit.

What will happen if your SIP date falls on a non-business day or national holiday?

If your SIP falls under a non-business day, then SIP will get processed on the next business day.

Can I invest in SIP?

Yes. The platform offers investing in Mutual Funds. SIP (Systematic Investment Plan) is one of the modes of investing – it is considered a disciplined way of investing. Lumpsum, STP (Systematic Transfer Plan), Switch are other ways of investing in Mutual Funds.

What is a Systematic Transfer Plan (STP)?

A Systematic Transfer Plan (STP) is an investment option offered by mutual funds that allows you to transfer a fixed amount or a specific number of units from an existing scheme to another scheme of the same fund house under the same folio. This transfer is made on specific dates defined by the Asset Management Company (AMC). The units transferred will reflect in the portfolio in T+3 days from the date of transfer.

Can I Do an STP Between Funds of Different AMCs?

No, it is not possible to carry out a Systematic Transfer Plan (STP) between mutual fund schemes of different Asset Management Companies (AMCs). For an STP, both the 'Out fund' (the fund you are transferring from) and the 'In fund' (the fund you are transferring to) must belong to the same AMC.

What is the difference between SIP and STP?

A Systematic Investment Plan (SIP) is a facility which allows the investor to invest a fixed amount at pre-determined intervals into a mutual fund scheme whereas a Systematic Transfer Plan (STP) is a facility which moves a fixed amount from one scheme (source scheme) to another scheme (target scheme) at pre-determined intervals.

Can the investor modify the STP amount?

No, an investor cannot modify the STP amount, instead start a new STP with desired amount by filling in new details and cancelling the existing STP.

What is a Systematic Withdrawal Plan (SWP)?

A Systematic Withdrawal Plan (SWP) allows you to withdraw a fixed amount from an existing fund at fixed frequencies, dates defined by the AMC. The transaction will be processed within 2-4 days as per the scheme TAT and the redemption proceed will be credited directly into your linked HDFC Bank Savings Account.

How can I place an SWP request on HDFC Bank SmartWealth?

Login to HDFC Bank SmartWealth and select 'Dashboard' option available at the bottom navigation bar

- Select Holdings > Mutual funds.
- Select the scheme from which you wish to SWP.
- Select 'SWP' from Quick Actions
- Select SmartJar for SWP
- Select SWP Date, no. of instalments and the Amount.
- Your order will be placed successfully once the OTP has been verified.

How can I place a STP request on HDFC Bank SmartWealth?

Login to HDFC Bank SmartWealth and select 'Dashboard' option available at the bottom navigation bar

- Select Holdings > Mutual funds.
- Select the scheme from which you wish to STP.
- Select 'STP' from Quick Actions
- Select SmartJar for STP
- Select 'To scheme'
- Select STP Date, no. of instalments and the Amount.
- Your order will be placed successfully once the OTP has been verified.

What is a Switch and How to place a Switch request?

Switch refers to switching or transferring the amount/units from one scheme to another within the same fund house.

- To place a Switch request, follow the below steps:
- Login to HDFC Bank SmartWealth and select 'Dashboard' option available at the bottom navigation bar
- Select Holdings > Mutual funds.
- Select the scheme from which you wish to Switch.
- Select 'Switch' from Quick Actions
- Select SmartJar for Switch
- Select 'To scheme'
- Select Switch Date, no. of instalments and the Amount/Units
- Your order will be placed successfully once the OTP has been verified.

What happens to my ongoing SIP (say Scheme 'A') if I switch to a new scheme (say Scheme 'B') with the same fund house?

If you switch the fund from scheme 'A', the accumulated units till date will be switched to scheme 'B'.

Your existing SIP in scheme 'A' will continue for the registered tenor. If you wish to discontinue with the existing SIPs of scheme 'A', you need to cancel the same.

How can I sell/redeem my existing investment?

Login to HDFC Bank SmartWealth and select 'Dashboard' option available at bottom navigation bar.

- Select Holdings > Mutual fund.
- Select the schemes from which you wish to sell. Select 'Sell'.
- Select sell by Amount or Units (You can tap on 'Full units' to sell all available holdings. Alternatively, you can also choose to sell partial units or partial amount.)
- Enter the amount / number of units you wish to sell and tap on continue.
- Your order will be placed successfully once the OTP has been verified.

Can I redeem / withdraw partial amount/units?

Yes. You can withdraw partial amount/units whenever you like except in the case of Equity Linked Savings Schemes (ELSS). You can withdraw fully/partially only after 3 years in case of Equity Linked Savings Schemes (ELSS).

What is a Fixed Deposit?

A fixed deposit is a type of investment where you deposit a specific amount of money for a fixed duration. It is a secure investment option that provides higher interest rates compared to regular savings accounts. Fixed Deposit terms can vary from 7 days to 10 years.

What are the tenures for which I can book a Fixed Deposit?

A Fixed Deposit can be opened for a minimum tenure of 7 days and a maximum tenure of 10 years.

What are the interest rates for Fixed Deposits?

- HDFC Bank Fixed Deposits offer attractive and secure returns across a wide tenure.
- You can check the latest and updated Interest Rates here <https://www.hdfcbank.com/personal/resources/rates>



How can I book Fixed Deposits using HDFC Bank SmartWealth?

To book Fixed Deposits using the HDFC Bank SmartWealth, follow these simple steps:

- Log in to HDFC Bank SmartWealth.
- Tap on the 'Discover' option located at the bottom navigation bar.
- Go to 'Explore & Invest' section, choose 'Create Fixed Deposits' and then go to the 'FD' tab.
- Enter the desired Investment Amount, Tenure, and select the Interest Payout option.
- Choose the Maturity Instruction that suits your preference and tap on 'Continue.'
- Skip or add the nominee details.
- Review all the deposit details carefully, and once you are satisfied, confirm the booking.

That's it! Your Fixed Deposit will be successfully booked through the HDFC Bank SmartWealth.

How can I book Recurring Deposits using HDFC Bank SmartWealth?

To book Recurring Deposits using the HDFC Bank SmartWealth, follow these simple steps:

- Log in to HDFC Bank SmartWealth.
- Tap on the 'Discover' option located at the bottom navigation bar.
- Go to 'Explore & Invest' section, choose 'Create Fixed Deposits' and then go to the 'RD' tab.
- Enter the desired Recurring Monthly Amount, Tenure.
- Select the Maturity Instruction that suits your preference and tap on 'Continue.'
- Skip or add the nominee details.
- Review all the deposit details carefully, and once you are satisfied, confirm the booking.

That's it! Your Recurring Deposit will be successfully booked through the HDFC Bank SmartWealth.

How can I book Tax Saving Fixed Deposit using HDFC Bank SmartWealth?

To book Tax Saving Fixed Deposits using the HDFC Bank SmartWealth, follow these simple steps:

- Log in to HDFC Bank SmartWealth.
- Tap on the 'Discover' option located at the bottom navigation bar.
- Go to 'Explore & Invest' section, choose 'Create Fixed Deposits' and then go to the 'Tax Saving FD' tab.
- Enter the Investment Amount, which should be between ₹5000/- and ₹150,000/-, select the Interest Payout option, and then tap on 'Continue'.
- Skip or add the nominee details.
- Review all the deposit details carefully, and once you are satisfied, confirm the booking.

That's it! Your Tax Saving Fixed Deposit will be successfully booked through the HDFC Bank SmartWealth.

Where can I check my Deposits holdings on HDFC Bank SmartWealth?

- Log in to HDFC Bank SmartWealth.
- Select the 'Dashboard' option available at the bottom navigation bar.
- Navigate to the 'Holdings' tab and tap on 'Deposit'.

By following these steps, you will be able to view your Deposits holdings on HDFC Bank SmartWealth.

How can I prematurely close my Fixed Deposit on HDFC Bank SmartWealth?

- Log in to HDFC Bank SmartWealth.



- Select the 'Dashboard' option available at the bottom navigation bar.
- Navigate to the 'Holdings' tab and tap on 'Deposit'.
- Select the specific FD that you want to close prematurely.
- Under Quick Actions, choose 'Break this Deposit'.
- Review the details and accept the terms and conditions and tap 'Confirm' to proceed.
- The Fixed Deposit will be closed immediately.

Can I liquidate my deposits through HDFC Bank SmartWealth if I hold an either-or-survivor bank account?

No, you must visit the nearest HDFC Bank branch and submit a form to liquidate deposits.

Can I view my existing deposits done through NetBanking/Mobile Banking?

Yes.

Can I liquidate existing deposits from NetBanking/Mobile Banking or HDFC Bank SmartWealth from other platforms?

Yes.

Do I need to pay any penalty for premature closure of Fixed Deposits?

The bank has set the penalty for premature closure of fixed deposits at 1% of the applicable interest rate for the deposit duration.

What is the turnaround time (TAT) for Fixed Deposit liquidation??

Instant

What is Consolidated Account Statement (CAS)?

Consolidated Account Statement or CAS is a single/combined account statement that shows the details of all the Mutual fund investments/holdings from different fund houses. It contains a list of all your investments linked to your email address.

It combines the details of your holdings and can be accessed on the HDFC Bank SmartWealth for easy tracking and consolidation. Once the investors upload his investment details through CAS Upload feature or fetch external holdings via generate CAS, all the investments are mapped to 'Unmapped Investments', the funds which are recommended by HDFC Bank Research are tagged as 'Recommended' and in case of asset allocation deviation as per re-balancing logic, shows the portfolio to be 'On Track' or 'Needs Attention'.

How can I generate my Consolidated account statement (CAS) on HDFC Bank SmartWealth?

Following are the steps to generate Consolidated Account Statement from the HDFC Bank SmartWealth:

- Log in to HDFC Bank SmartWealth.
- Go to 'More' option available at bottom navigation bar. Tap on Consolidated Account Statement.
- Tap on 'Import External Investments'
- Enter the OTP received on the registered contact details.



- That's it! All your investments will become available on the HDFC Bank SmartWealth for you to track.

How can I generate my Consolidated account statement (CAS) from CAMS website?

Following are the steps to generate Consolidated Account Statement from CAMS website.

You will have to visit the CAMS website, where you can Generate CAS:

<https://www.camsonline.com/Investors/Statements/Consolidated-Account-Statement>

- Select Statement Type - Detailed > Select the period – From & To > Select Folio Listing
- Enter Email ID (this needs to be your registered email address), PAN (Optional) and Password
- A statement will be sent to you at your registered email address.

Why am I unable to view recent updates or changes for my external investment?

If you are unable to see recent updates or changes for your external investment, it may be because the latest data has not been synced. To resolve this, please fetch the latest mutual fund investment details by tapping on the 'Sync' option under the Mutual Fund holdings

How do I fetch recent updates for my external investment?

To view the latest updates, navigate to **Dashboard >> Holdings >> Mutual Funds** in HDFC Bank SmartWealth and tap the 'Sync' button. This will refresh and update your Mutual Fund investment information.

How often should I sync my Mutual Fund holdings to see updates?

It's recommended to sync your Mutual Fund (MF) holdings periodically or after making any external transactions to ensure you have the most up-to-date investment information.

If I import my investments, does it mean that I will be investing through the HDFC Bank SmartWealth?

No. Importing your investments on HDFC Bank SmartWealth allows you to track all your investments in one place. It also helps us offer recommendations aligned with your investment profile and identify any misalignment that may require adjustments.

Will I receive a notification when my external investment is updated?

Currently, you will not receive notifications for external investment updates. It is advised to check the MF holdings section and use the 'Sync' feature regularly for updates.

Can I sell or redeem/SWP mutual fund schemes purchased offline or from other sources through HDFC Bank SmartWealth?

Yes, you can do it from SmartWealth. You will be redirected to the MF Central website to complete the process.

Note: You cannot redeem, switch, or start SIPs in imported funds that are in 'Demat' form. You can invest more in these funds; however, these investments will be tracked against a new folio.



Can I perform Switch/STP transactions for mutual fund schemes purchased offline or from other sources through HDFC Bank SmartWealth?

No, HDFC Bank SmartWealth only supports Switch/STP transactions for mutual fund schemes that were purchased through the HDFC Bank SmartWealth. Transactions conducted outside HDFC Bank SmartWealth cannot be processed for Switch/STP.

In which scenarios will my investments not appear on HDFC Bank SmartWealth even after uploading CAS?

Your investments may not reflect on HDFC Bank SmartWealth after CAS upload in the following scenarios:

- If there is an email address mismatch
- If there is a PAN (Permanent Account Number) mismatch

What should I do if the 'Sync' option doesn't update my Mutual Fund investment data?

If the 'Sync' button does not refresh your investment data, try the following steps:

- Ensure you have a stable internet connection.
- Restart the app and try syncing again.
- Contact customer support at smartwealth@hdfcbank.com if the issue persists

What is family wealth feature?

The family wealth feature allows an investor to add family members, in case the family member is also a HDFC Bank SmartWealth customer. It is subject to approval from the family member. In case the family member approves, the client can track the investments of the family members as well with the same login. The system does not allow to transact. The family member has the option to remove the rights to access. The investor also has the option to delete the family member/s.

Can I add a family member to HDFC Bank SmartWealth?

Yes, you can add family members who are already registered on HDFC Bank SmartWealth. To do so, use the 'Add Member' option and provide the member's Customer ID. Once the member approves your request, they will be linked to your HDFC Bank SmartWealth account.

Can I track my family members' investments on HDFC Bank SmartWealth too?

Yes, you can track investments made by your family members on HDFC Bank SmartWealth. Our dashboard provides a single view of all investments, giving you valuable information and insights to make better decisions.

How can I add my family members to HDFC Bank SmartWealth?

Login to the HDFC Bank SmartWealth and go to the 'Dashboard' option in the bottom navigation bar.

- Select 'Family Wealth' and then tap on 'Add Member'.
- Enter the customer ID of the family member and tap on 'Send Request'.
- A request will be sent to the family member through 'HDFC Bank SmartWealth'.
- The family member needs to authorize the request by logging in to their 'HDFC Bank SmartWealth' account.

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- After successful authorization, the parent account holder will be able to view the investment holdings of the family member.

How to Remove/Delete family members from HDFC Bank SmartWealth?

Login to HDFC Bank SmartWealth and go to the 'Dashboard' option in the bottom navigation bar.

- Select 'Family Wealth' > Go to the family member you want to delete > Tap on 'Delete icon.'
- After taking confirmation from the user, selected member will be removed successfully.

How do I remove myself from the 'Family Wealth' dashboard in HDFC Bank SmartWealth?

To remove yourself from the 'Family Wealth' dashboard, follow these steps:

- Log in to HDFC Bank SmartWealth and go to the 'More' option in the bottom navigation bar.
- Select 'My Family' under the 'Track and manage' section.
- Tap on 'Exit Family'.
- Confirm the action, and you will be successfully removed as a member.

What details are available under the 'Pending Family Request' section?

To access the 'Pending Family Request' section, follow these steps:

- Login to HDFC Bank SmartWealth and select the 'Dashboard' option from the bottom navigation bar.
- Go to the Overview section and choose 'Pending Family Request.' tap on 'View all.'
- Within 'Pending Family Request,' you can toggle between 'Received' and 'Sent' requests.
- Received: Displays details of requests received from family members. You can choose to 'Accept' (authorize) or 'Decline' (reject) these requests.
- Sent: Shows details of invites sent by you to family members to add them to your family wealth dashboard. If a member declines the invite, you will be notified as 'Request declined.' You can also 'Revoke' a pending request if you no longer wish to process the add request.

Can I add a family member without them registering on HDFC Bank SmartWealth?

No, the family member must be registered on HDFC Bank SmartWealth before you can add them to your account. Both you and the family member need to complete the onboarding process to ensure that their information is securely linked for viewing.

Can I perform transactions on behalf of a family member in the HDFC Bank SmartWealth?

No, transactions can only be performed by the customer themselves through their own login. Family members will have view-only access and will not be able to initiate or complete transactions on another person's behalf.

How many family members can be added under family wealth?

Currently, we don't have any upper limit.

What reports are available on HDFC Bank SmartWealth?

HDFC Bank SmartWealth offers the following reports:



- **Capital Gains/Loss Report:** This report provides information about the capital gains or losses incurred on your investments. It helps you track the profits or losses generated from buying and selling securities.
- **Transaction Report:** The transaction report offers a detailed overview of your investment transactions. It includes information such as the type of transaction, date, amount, and investment instrument involved.
- **Holding Statement:** The holding statement provides a snapshot of your current investments.

How can I generate a Capital Gain/Loss Statement on HDFC Bank SmartWealth?

To generate a Capital Gain/Loss Statement in HDFC Bank SmartWealth, follow these steps:

- Login to HDFC Bank SmartWealth and select the 'More' option from the bottom navigation bar.
- Choose 'Track & Manage' > 'Reports' > 'Capital Gain/Loss Statement'.
- Select the desired duration: Current Financial Year, Previous Financial Year, or Custom Date.
- You can choose to receive the report on your registered email or download it to your device.
- Tap on 'Continue' to generate the report.

Note: Only applicable to HDFC Bank SmartWealth transactions.

How can I obtain the Transaction Report on HDFC Bank SmartWealth?

To get the Transaction Report on HDFC Bank SmartWealth, follow these steps:

- Log in to HDFC Bank SmartWealth and select the 'More' option from the bottom navigation bar.
- Choose 'Track & Manage' > 'Reports' > 'Transaction Statement'.
- Select the desired duration: Current Financial Year, Previous Financial Year, or Custom Date.
- You can opt to receive the report on your registered email or download it to your phone.
- Tap on 'Continue' to generate the report.

Note: Only applicable to HDFC Bank SmartWealth transactions.

How can I access the Holding Statement on HDFC Bank SmartWealth?

To get the Holding statement on HDFC Bank SmartWealth, follow these steps:

- Log in to HDFC Bank SmartWealth and select the 'More' option from the bottom navigation bar.
- Choose 'Track & Manage' > 'Reports' > 'Holding Statement'.
- Select the date and tap on 'Continue' to generate the report.

Note: Only applicable to HDFC Bank SmartWealth transactions.

What can I find on the Dashboard Overview Tab?

On the Dashboard Overview tab, you can view your overall portfolio, family wealth, and savings account balance details. The options available on the overview page include:

- **Orders Overview:** Provides an overview of your recent orders.
- **Systematic Calendar:** Shows a calendar for your systematic investments.
- **SmartJars:** Helps you track and manage your investment plan that aligns with your dreams.
- **Products and Asset Level Allocation:** Shows the allocation of your investments across different products and asset classes.

Where can I view analytics/insights of my investments on HDFC Bank SmartWealth?

You can find portfolio insights on HDFC Bank SmartWealth under the Analytics tab of the Dashboard. It includes the following sections:

- Overall: Provides analytics for your overall investments.
- Equity MF: Displays analytics specifically for equity mutual funds.
- Debt MF & Deposits: Shows analytics for debt mutual funds and deposits.

What types of SmartJars can I create on HDFC Bank SmartWealth?

You can create the following SmartJars:

- Dream Home: Saving for your ideal home.
- Dream Car: Saving for your dream car.
- Ideal Wedding: Saving for your dream wedding.
- Wealth Creation: Saving for long-term wealth accumulation.
- Golden Years: Saving for a comfortable retirement.
- Study Abroad: Saving for education expenses abroad.
- Exotic Vacation: Saving for a luxurious vacation.
- Customized SmartJar: Creating a SmartJar that is not listed above.

Is there a limit for the number of SmartJars I can set on HDFC Bank SmartWealth?

There are no limits on the number of SmartJars you can set on HDFC Bank SmartWealth

Where can I view my existing SmartJars on HDFC Bank SmartWealth?

To view your existing SmartJars, follow these steps:

- Login to HDFC Bank SmartWealth.
- Select the Dashboard option available in the bottom navigation bar.
- Navigate to the 'SmartJars' tab.

Where can I view my unmapped investments in HDFC Bank SmartWealth?

To view your unmapped investments on HDFC Bank SmartWealth, follow these steps:

- Login to HDFC Bank SmartWealth.
- Select the Dashboard option available in the bottom navigation bar.
- Navigate to the 'Holdings' tab >> Mutual Funds
- Tap on 'Review' to look for the 'Unmapped Investments'.

How do I map an investment to my existing SmartJar(s) in HDFC Bank SmartWealth?

To map an investment to your existing SmartJar(s) in HDFC Bank SmartWealth, follow these steps:

- Login to HDFC Bank SmartWealth and go to the Dashboard.
- Navigate to the 'Holdings' tab >> Mutual Funds
- Tap on 'Review' and go to 'Holdings' under 'Unmapped Investments'.
- Select the mutual fund scheme and tap the pencil icon next to 'Tagged to SmartJar'
- Choose the desired SmartJar.
- Enter Amount > Confirm.

Can I map one investment to multiple SmartJars? If yes, how?

Yes. You can map a single investment to multiple SmartJars from the HDFC Bank SmartWealth, follow these steps:

- Login to HDFC Bank SmartWealth and go to the Dashboard.
- Navigate to the 'SmartJars' tab.
- Select the SmartJars /Unmapped> Tap on Holdings.
- Select the mutual fund scheme > SmartJar Mapped > tap on Pencil icon> Map holdings to another SmartJar.
- Select the desired SmartJar> Enter the Amount > Confirm

How can I create a new SmartJar and start investing using HDFC Bank SmartWealth?

Follow these steps to create a new SmartJar and begin investing with HDFC Bank SmartWealth:

- Login to HDFC Bank SmartWealth and navigate to the discover page from the bottom navigation bar.
- Select 'Create SmartJars.'
- Choose the desired SmartJar you want to create.
- Enter the SmartJar name, target amount, and target year.
- Select whether you want to invest through SIP (Systematic Investment Plan), lump sum, or both.
- Once you have configured your investment preferences, tap on 'Invest Now' to place your order.

How many model portfolios will HDFC Bank SmartWealth suggest?

Users will be provided with 3 suggestions (Basket 1, Basket 2, Basket 3). While the asset allocation remains same the 3 baskets may differ in the choice of underlying schemes.

How can I edit a SmartJar on HDFC Bank SmartWealth?

To edit a SmartJar on HDFC Bank SmartWealth, follow these simple steps:

- Login to HDFC Bank SmartWealth and go to Dashboard and then select 'SmartJars.'
- Choose the specific SmartJar you want to edit or update.
- Tap on the Pencil Icon to make changes.
- Edit the SmartJar name, target date, amount, or all according to your updated preferences.
- Once you've made the necessary changes, tap on 'Save.'

What is Rebalancing?

Rebalancing, in simple words, means aligning the portfolio to risk profile and/or adding more investments to meet any SmartJar where there is a shortfall risk or allocation deviation.

How does SmartJar Rebalancing work?

Once you have made an investment in a SmartJar, our rebalancing engine will review the portfolio on a real time basis and provide suggestions/recommendations whenever your portfolio goes off the track due to below events:

- Changes in your Investment profile.
- Sharp movements in market.
- Change in fund dynamics.

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- Transaction executed in the portfolio.
- Change in SmartJar(s).

Do I have to invest only through SmartJars?

No, it's not necessary. You can invest by selecting mutual funds from the search bar, or alternatively, you can scroll through the mini tiles on the Discover page to make investments.

What does 'Needs Attention' mean?

The calculator monitors your portfolio for (a) projected shortfall and/or (b) asset allocation deviation more than 10% of suggested allocation over 4 weeks consecutively. It also monitors for (a) projected shortfall and/or (b) deviation more than 20% daily. Review of holdings may be considered.

What is the investor expected to do when 'Needs Attention' show up against SmartJars and Unmapped Investments?

When 'Needs Attention' shows up, it is an alert to inform the investor of any deviation or shortfall. The investor can choose to proceed with rebalancing or ignore.

What are the ways to Rebalance my SmartJars?

Following are the available options on HDFC Bank SmartWealth for rebalancing your SmartJars (getting the SmartJar on track)

- A. Align your Portfolio
You need to realign your portfolio and will be given a recommendation to change scheme.
- B. Additional Investment
Investment amount is insufficient to reach your SmartJar target and it requires revision, recommendation can be either lumpsum or SIP or Both.
- C. Align your portfolio + Additional Investment

You may be suggested to align your portfolio (A) and to add additional investment (B).

Where can I find rebalancing suggestions for my mutual fund investments?

You can find rebalancing suggestions for your mutual fund investments at HDFC Bank SmartWealth. Here's how:

- On the Dashboard Overview/ SmartJars page, you will see a 'Needs Attention' alert.
- Tap on this alert to access the 'Rebalancing Screen.'
- In the 'Rebalancing Screen,' you will find various types of recommendations, depending on your portfolio's situation.
- These recommendations may include suggestions to buy more through lump sum or SIP, stop SIP, or sell specific investments.
- The algorithm aims to balance your portfolio by matching buy and sell amounts or aligning existing SIPs with new investments.
- By checking the 'Rebalancing Screen' through the 'Needs Attention' alert, you can view and act upon the rebalancing suggestions for your mutual fund investments.

Can I continue rebalancing even if I don't have additional funds to invest?

Yes. Rebalancing may require re-allocating existing investments or bring in additional funds in case of shortfall. The investor has the choice to proceed with recommendations, partially or fully, or completely ignore them. In case of shortfall, the investor may choose to add more funds or simply re-allocate. Furthermore, the investor also has the choice of mapping held away investments.

What is shortfall risk?

The calculators assisting in setting up SmartJars assume equities to grow at 10% p.a. Similarly, Debt and Gold are expected to grow at 6% p.a. The rates have been assumed basis empirical evidence of 20+ year back testing.

What is deviation?

Deviation, in simple words, means that there is a divergence between actual allocation and model allocation, which may result in portfolio performance not in line with expectations/risk appetite.

What is a Model Portfolio?

Basis the 5 investment profiles, if the investor would like to hold the investment for a reasonable period of time to generate returns, a portfolio is recommended with an ideal time horizon of 5 years.

Are there multiple portfolios available to invest?

Yes, there are multiple model portfolios created with various combinations of investment profile, mode of investment (SIP/Lumpsum/combination of both), time horizon buckets (0-2 years, 2-3 years, 3-4 years, 4-5 years, 5-7 years, 7-10 years, 10.15 years, 15+ years).

How does the system select which portfolio to recommend to the investor?

The recommended investment portfolio is logic based. The combination of funds is selected basis recommended investment value and mode of investment when setting up new SmartJars or recommending model portfolios. Current value of the portfolio plays a role at the time of rebalancing.

- SIPs:
 - MINI SIP portfolio is recommended for all cases when SmartJars are being set or rebalancing gets triggered irrespective of the amount of SIP.
 - Exception: In case, the existing investment is greater than ₹5L, it recommends MINI + GOLD portfolio provided the additional SIP investment amount required is greater than ₹20,000 per month.
- Lump sum:
 - MINI Lump sum portfolio is recommended for all cases where investment amount is less than ₹5 Lac for a new SmartJar, or the current value is less than ₹5 Lac when re-balancing gets triggered. A portfolio created as MINI + GOLD Portfolio, if the value of the portfolio falls below ₹5 Lac when re-balancing gets triggered, it is re-balanced with MINI portfolio recommendations.
 - MINI + GOLD Lump sum portfolio is recommended for all cases where investment amount is greater than ₹5 Lac for a new SmartJar. For a MINI Portfolio, if the current value is greater

than ₹5 Lac, when re-balancing gets triggered, it is re-balanced with MINI + GOLD recommendations.

Why is equity allocation NIL for a one-year portfolio?

Empirical evidence suggests that equity is a volatile asset class. For portfolios with residual investment horizons up to 2 years, the calculators recommend allocating funds to liquid and arbitrage category to mitigate all risk.

Why is equity allocation different when I have set a SmartJar for 4 years vis-à-vis a same SmartJar for 10 years?

Empirical evidence suggests that although equity is a volatile asset class, over longer term, the impact of risk is much lower and the probability to deliver better returns is higher. Hence, as the time horizon for a SmartJar increases, the equity allocation goes up and vice versa. This is also applicable for existing SmartJars – the graded reduction in equity continues to get recommended as per the calculator.

Can I redeem investments if my SmartJar tenure is yet to be achieved, or the investments get locked in?

Yes. The funds can be redeemed at any point in time subject to fund terms and conditions and applicable exit load.

What is unmapped investment in HDFC Bank SmartWealth, and is it mandatory to map an investment?

All transactions that were not initiated via a SmartJar, such as DIY, Model Portfolio transactions, or transactions fetched via CAS, will be default mapped as unmapped investments, which the customer can pick and map. No, it is not mandatory to map an investment against a SmartJar.

How does mapping/unmapping of investments from SmartJars /unmapped investments work?

By default, any investment made through HDFC Bank SmartWealth will be mapped to 'Unmapped Investments' unless it is associated with a specific SmartJar during the setup flow.

For existing investments, investors are allowed to map/unmap them to any SmartJar multiple times. Similarly, any investment imported through CAS will be initially mapped to 'Unmapped Investments' unless it is later mapped to a specific SmartJar.

Can I rebalance unmapped investments on HDFC Bank SmartWealth?

Yes, you can rebalance unmapped investments via the steps given below:

- Login to HDFC Bank SmartWealth > Navigate to Dashboard > Holdings
- Select 'Needs Attention' > 'Rebalance Now' > Continue.
- Select SIP or Lumpsum or Both
- Select 'Start Rebalancing'
- Review the 'Investment Cart'
- Your order will be placed successfully once you tap on 'Invest Now.'



When and where will I receive the redeemed amount?

In practice, AMCs make redemption payment in T+1 day in respect of Liquid and Debt Funds and in T+2 days in respect of all Equity funds, where T is the date of receipt of the redemption request (subject to applicable cut off time for receipt of a redemption requests). The payout will be credited directly into your linked HDFC Bank's Savings account.

Where will I receive the IDCW payouts (Dividend)?

Dividends will be credited by the AMC directly into your linked HDFC Bank Savings Account.

Where can I view the order status of my Mutual fund transaction on HDFC Bank SmartWealth?

Login to HDFC Bank SmartWealth > Navigate to More menu > Order history.

Where can I view me under process Mutual Fund transactions on HDFC Bank SmartWealth?

Login to HDFC Bank SmartWealth > Navigate to Dashboard > Overview Tab > Transactions under process.

How will I create a SIP in SmartJars on HDFC Bank SmartWealth?

To create a SIP in SmartJars on HDFC Bank SmartWealth, follow these steps:

- Login to HDFC Bank SmartWealth.
- Navigate to the 'Discover' section.
- Select a specific SmartJar you want to work towards.
- Set up the SmartJar by providing essential details such as the SmartJar name, target amount, and target year.
- Choose the SIP (Systematic Investment Plan) option.
- The SIP amount, number of instalments and tenure will be auto populated by the system.
- Review and update the SIP amount, date, and the number of investments.
- Check the available balance in your account.
- Finally, tap on 'Invest Now' to initiate the SIP investment process.

Can I pause my SIP/SWP/STP? How?

Yes, you can pause your SIP/SWP/STP for a period of up to two instalments.

- Login to HDFC Bank SmartWealth.
- Navigate to the 'More' section.
- Tap on Systematic Calendar
- Select the mutual fund scheme.
- Go to Quick Actions >> Tap on 'Pause.'
- Choose the No. of Instalments >> tap on 'Pause.'

How can I stop/cancel an ongoing SIP/SWP/STP?

To cancel your ongoing SIP/SWP/STP, follow these steps:

- Login to HDFC Bank SmartWealth.
- Navigate to the 'More' section.
- Tap on Systematic Calendar



- Select the mutual fund scheme.
- Go to Quick Actions >> tap on 'Stop'
- Select your reason for cancellation
- Confirm by clicking 'Stop' once more.

Note: Cancelling will stop future instalments, but your invested amounts will remain.

If I pause the SIP for 2 months, and after completing the 2 months, I want to pause it for an additional month, can I do so?

Yes.

What is the maximum period for which I can skip my SIP instalments?

Currently, you can skip max 2 instalments at a time. You can, however, place another skip request for the same SIP after the previous instalment is skipped (i.e. after the date of your skipped instalment).

Note: If your skip SIP request is made on the same day as the debit, the app will restrict it. You can request to skip one day before the SIP due date.

My amount got debited but the transaction shows as failed. When will I get the refund?

If your order has failed, any amount that was debited from your bank account will be refunded back to that account within 7 working days.

I got less money than I withdrew/redeemed.

This situation can occur when you place a redemption order via 'Units' or 'Redeem All.' The final Net Asset Value (NAV) applicable to your order is declared after the market closes (typically late at night or the next day). NAVs are set by the Asset Management Companies (AMCs) for each fund. Therefore, the final amount received might differ from the original order value.

You will receive amount according to latest NAV.

My mutual funds NAV is not updated.

Mutual fund NAVs are updated daily after-market hours, from Monday to Friday, based on the previous trading day's value.

NAVs are not updated on weekends (Saturday and Sunday) as the market is closed. Please note that for certain special mutual funds (FoFs), the NAV is updated weekly.

If you believe your mutual fund's NAV is not being updated, feel free to contact customer support at smartwealth@hdfcbank.com

Can I open a Trading account with HDFC Bank SmartWealth?

Yes, you can open a trading account with HDFC Bank SmartWealth. Here's how:

- Go to the dashboard of HDFC Bank SmartWealth.
- Tap on 'Holdings' and then select 'Demat.'
- Choose one of the options available, such as Basket Investing, Portfolio, Global Investing, or Buy/Sell (Trading).

Doc v1.0 | App v1.0.65 Features are subject to change as we release subsequent versions.



- You will be redirected to the HDFC Securities Ltd website.
- On the HDFC Securities Ltd website, tap on the 'Open Account' button.

By following these steps, you can initiate the process of opening a trading account with HDFC Securities Ltd, which is a subsidiary of HDFC Bank.

Can I start trading once my account is activated?

Yes, you can start trading once you receive an account activation communication from HDFC securities.

Where can I view my Stocks and Bonds holdings on HDFC Bank SmartWealth?

- Login to HDFC Bank SmartWealth.
- Select the 'More' option from the menu.
- Choose the 'Stocks and Bonds' section.
- Alternatively, you can go to the Dashboard and tap on 'Holdings,' then select 'Stocks and Bonds.'
- You will be able to view your Stocks and Bonds holdings.

Note: Restricted to HDFC Bank demat account holdings.

What products can I trade using my trading account?

You can trade in Equity and Derivatives, IPOs, NCDs, Global Investing, Basket Investing and Bonds.

Where can I check my registered email/mobile number in folio?

You can check your registered mobile number and email ID on the latest mutual fund statement received from the MF AMC.

Can the email ID and/or mobile number registered in my mutual fund folio be different from the ones in HDFC Bank SmartWealth?

Yes, your email ID and/or mobile number registered in your mutual fund folios can be different from the ones registered in HDFC Bank SmartWealth. The specific email address and mobile number associated with each platform depend on the details provided during the online/offline investment process.

How does DigiPassBook work?

DigiPassBook is built on RBI's Account Aggregator (AA) framework. With your consent, Finvu, our AA partner, consolidates data from your banks and transfers it directly to DigiPassBook. On DigiPassBook, your data becomes more than just numbers. It transforms into insights that help you align your financial behaviours with what you truly want.

What is an Account Aggregator (AA)?

Account Aggregators are RBI-regulated entities that allow you to share your financial information securely and privately. They cannot share your data without your consent and are also 'data-blind', meaning they cannot read or store your data.



What banks are currently supported in DigiPassBook?

DigiPassBook supports all banks governed by RBI, including Public Sector, Private Sector, Co-operative, Regional Rural banks, and NBFCs. We want to make sure you can easily manage all your finances in one place!

Why is there a mismatch in balance between DigiPassBook and my Bank App?

DigiPassBook shows data from the previous day to keep things running smoothly. The latest data will be available the next day. We understand this can be a bit inconvenient, and we appreciate your patience.

How many accounts can I add to DigiPassBook?

You can add as many accounts as you have. DigiPassBook helps you see all your income and expenses in one place, making your financial life simpler and more organized.

Can I revoke my consent at any time?

Yes, you can revoke your consent at any time, stopping the flow of your bank data to DigiPassBook. It is mandated that all of your data be deleted once your consent expires or is revoked, ensuring that your information remains secure and private.

How can I track my total Equity holdings?

You can easily track your net worth using the Smart-Wealth app. Just follow these steps:

- Log in to the HDFC SmartWealth app with your MPIN.
- Tap on the 'All Bank Accounts and Equities' tab on the Discover or Dashboard screen.
- Enter your mobile number and OTP for verification.
- Under Equity, click on 'Add New' and confirm with OTP.
- Add the account you want to link (registered with CDSN and NSDL).
- You'll be directed to the dashboard to view your consolidated Equity holdings and transactions.

Can I buy/sell my Equity Holdings from the SmartWealth App?

Currently, DigiPassBook is for monitoring holdings only. Please contact your broker to buy or sell equities. We appreciate your understanding.

Where can I see my Demat account details in DigiPassBook?

To view your Demat account details:

- Navigate to DigiPassBook.
- Under equities, click on the Demat account you want to view.
- View your details under the 'Account Details' screen.