

Distributor Name & ARN No.	Sub-Broker Code	Employee Unique Identification No.*	RIA Name & RIA Code*	Date & Time of Receipt
<b>ARN-167174</b>		<b>E038800</b>		

\*Purpose of EUIN is to capture the identification of the sales person/employee/relationship manager of the distributor interacting with the investor, irrespective of whether the transaction is "Execution only" or "Advisory". However, in case of any exceptional cases where there is no such interaction, the investor can keep EUIN box blank and sign the following declaration:  
 I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.  
 #I/We hereby give my/our consent to share/provide transaction data feed/unit holding in respect of my/our investments under Direct Plan to the above mentioned RIA.

First Unitholder/ Guardian/ POA	Second Unitholder	Third Unitholder
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.

<b>TRANSACTION CHARGES</b> Please tick (✓)	<input type="checkbox"/> I am a First time investor across Mutual Funds (₹ 150 will be deducted)	<input type="checkbox"/> I am an existing investor in Mutual Funds (₹ 100 will be deducted)
	Applicable for transactions routed through a distributor who has 'opted in' for transaction charges. Upfront commission shall be paid directly by the investor to the AMFI register distributor based on the investors assessment of various factors including service rendered by the distributor.	

## 1 EXISTING UNITHOLDERS DETAILS

Existing Folio No.  Name of Sole/ First Unit Holder

**Note:** All investor details like mode of holding, nomination, bank details, investor address and contact details, will be captured as per existing information under the given folio. Proceed directly to section 7. For registering different information, please **Do Not** fill-in this section.

## 2 NEW APPLICANT'S DETAILS (Please fill in BLOCK LETTERS with black/blue ink and read the instructions carefully, on page 1 to 4 before filling up the form)

Name of Entity/Sole/First Applicant Mr. Ms.

PAN/PEKRN  KYC ☐ Yes ☐ No Mode of Holding (Please ✓) ☐ Single ☐ Joint ☐ Either/ Anyone or Survivor (Default Option : Joint)

Date of Birth (Mandatory for Minor Applicant)           Proof of Birth (Please ✓) ☐ Passport ☐ Birth Certificate ☐ Others

Status (Please ✓) ☐ Resident Individual ☐ PSU ☐ AOP/BOI ☐ Minor through Guardian ☐ HUF ☐ Trust /Charities / NGOs ☐ Society ☐ FI ☐ NRI ☐ Company/Body Corporate ☐ Sole Proprietor ☐ Defence Establishment ☐ PIO ☐ Bank ☐ FPI (as and when applicable) ☐ Government Body ☐ Partnership Firm ☐ Others

(For Non-Individual investors, FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self Certification Form is mandatorily, and should be filled separately)

Non-Individual Investors involved/providing any of the mentioned services (Please ✓) (Applicable only for Non Individuals) ☐ Foreign Exchange/ Money Changer Services ☐ Money Lending/ Pawning ☐ Gaming/ Gambling/ Lottery/ Casino Services ☐ None of the above

Name of Guardian / Contact Person (Contact Person for non-individual applicant) Mr. Ms.

PAN/PEKRN for Guardian / Contact Person  Relationship with Minor ☐ Father ☐ Mother ☐ Legal Guardian (Refer instructions)

## 3 NAME OF THE SECOND APPLICANT Mr. Ms.

Date of Birth           PAN/PEKRN  Self-attested copy of PAN/PEKRN along with KYC acknowledgment should be attached

## 4 NAME OF THE THIRD APPLICANT Mr. Ms.

Date of Birth           PAN/PEKRN  Self-attested copy of PAN/PEKRN along with KYC acknowledgment should be attached

## 5 ADDRESS & CONTACT DETAILS OF FIRST/ SOLE APPLICANT (P.O. Box Address is not sufficient. Refer instruction no. 3)

Correspondence Address (address details will be updated as per your KYC records with CKYC / KRA.

HOUSE / FLAT NO.
STREET ADDRESS
CITY / TOWN
STATE
COUNTRY
PIN CODE

Overseas Address (Mandatory for NRI / FII Applicants)

HOUSE / FLAT NO.
STREET ADDRESS
CITY / TOWN
STATE
COUNTRY
PIN CODE

Tel. (Res.)           Tel. (Off.)           Mobile No.

Mobile No. provided pertains to ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ A Guardian in case of a minor

Email ID (CAPITAL letters only)

Email ID provided pertains to ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ A Guardian in case of a minor

☐ I hereby authorise IIFL MF to send important scheme related information through SMS and Whatsapp.  
 Investors providing Email ID would mandatorily receive E - Statement of Accounts in lieu of physical Statement of Accounts and the annual report or abridged summary on email.  
☐ I wish to receive physical copy of the scheme wise annual report and abridged summary.

**6 BANK ACCOUNT DETAILS (Mandatory) (Details of bank account in which redemption, IDCW or other payments to be credited.)**

Account No. <sup>5</sup>	<input type="text"/>	Account Type (Please ✓)	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR
Bank Name	(Do not abbreviate)		
Branch	<input type="text"/>	City	<input type="text"/>
Pin Code	<input type="text"/>		
IFSC Code*	<input type="text"/>	MICR Code*	<input type="text"/> (IFSC/ NEFT code required for Direct credit)

Please provide a cancelled cheque leaf of the same bank account as mentioned above in case the bank account details differ from investment bank account details given in Section (9).  
IIFL Mutual Fund shall not be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

<sup>5</sup>For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here. \* indicates - Mandatory.

**7 FATCA and CRS DETAILS For Individuals (Mandatory) Non Individual investors including HUF mandatorily fill separate FATCA/CRS details form**

Sole/First Applicant/Guardian			2nd Applicant			3rd Applicant		
Country#	Tax Payer <sup>®</sup> Ref. ID No	Identification Type	Country#	Tax Payer <sup>®</sup> Ref. ID No	Identification Type	Country#	Tax Payer <sup>®</sup> Ref. ID No	Identification Type
1			1			1		
2			2			2		
3			3			3		

\*Please indicate all Countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and its Identification type eg. TIN etc.

<sup>5</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent.

Sole/First Applicant/Guardian		2nd Applicant		3rd Applicant	
Country of Birth	<input type="text"/>	Country of Birth	<input type="text"/>	Country of Birth	<input type="text"/>
Country of Nationality	<input type="text"/>	Country of Nationality	<input type="text"/>	Country of Nationality	<input type="text"/>

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided.

**8 ADDITIONAL KYC DETAILS (Mandatory. Please read instructions no 5 & 6 under APPLICANT'S INFORMATION.)**

OCCUPATION	Professional	Agriculturist	Housewife	Retired	Government Service/Public Sector	Business	Forex Dealer	Student	Private Sector Service	Others
1st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

GROSS ANNUAL INCOME DETAILS*	Below 1 Lac	1-5 Lacs	1-5 Lacs	5-10 Lacs	10-25 Lacs	25 Lacs-1 Crore	>1 Crore	NET-WORTH IN ₹	Date
1st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(Net worth should	D D M M Y Y Y Y
2nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	not be older	D D M M Y Y Y Y
3rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	than 1 year)	D D M M Y Y Y Y
Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		D D M M Y Y Y Y

PEP DETAILS	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Are you a Politically Exposed Person (PEP)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you related to a Politically Exposed Person (PEP)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

\*Please attach Proof for income and occupation.

**9 PAYMENT & INVESTMENT DETAILS (Mandatory) (Details of account from which investment has been done.)**

Scheme	<input type="text"/>	Plan	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	Option	<input type="text"/>
Amount (figures)	<input type="text"/>	Payment mode	<input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Fund Transfer <input type="checkbox"/> RTGS/NEFT	Instrument no.	<input type="text"/> (Cheque/DD/UTR/UMR No.)
Account No.	<input type="text"/>	A/c	<input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others	Instrument Date	<input type="text"/> (Please specify)
Bank	<input type="text"/>	Branch	<input type="text"/>		

Types of Investment ☐ Lumpsum ☐ Lumpsum + SIP (for SIP please fill separate SIP cum Mandate registration form)

LEI No.	<input type="text"/>	Valid Upto	<input type="text"/>
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Note: LEI no. is Mandatory for transaction amount 50 crs above for Non individual. LEI number of IIFL Mutual Fund is 335800JVNCKDJFV1I16

**10 UNITHOLDING OPTION ☐ Demat Mode ☐ Physical Mode** These details are compulsory if the investor wishes to hold the units in DEMAT mode.

Please ensure that the sequence of Names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

National Securities Depository Limited (NSDL)		Central Depository Securities Limited (CDSL)	
DP ID No. Beneficiary Account No.	<input type="text"/>	Target ID No.	<input type="text"/>
Enclosures (Please tick any one box) <input type="checkbox"/> Client Master List (CML) <input type="checkbox"/> Transaction cum Holding Statement <input type="checkbox"/> Cancelled Delivery Instruction Slip (DIS)			

#### ☐ PART A – NOMINATION OPT-OUT

First Unitholder/ Guardian/ POA	Second Unitholder	Third Unitholder
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Details	Nominee 1	Nominee 2	Nominee 3
Nominee Name			
Nominee Address			
Relationship with the Investor			
Allocation % (Total to be 100%)			
Nominee PAN			
Mobile No.			
Email ID			
Date of Birth	(D D / M M / Y Y Y Y)	(D D / M M / Y Y Y Y)	(D D / M M / Y Y Y Y)
In case if Nominee is a Minor (Mandatory)			
Guardian Name			
Guardian Address			
Guardian's Relationship with the Minor (attach Proof)			
Nominee/Guardian Signature			

PAN

[illegible]

I/We hereby accord my/our consent and hereby authorize IIFL AMC/Fund for (i) collecting, receiving, possessing, storing, dealing, handling or disclosure of my/ our Personal Data to the third party or another body corporate or any person acting under a lawful contract with IIFL AMC, in accordance with the Privacy Policy. (ii) validating/authenticating with Unique Identification Authority of India ("UIDAI") by itself or through its Registrar and Transfer Agent ("RTA"). I hereby authorize the representatives of IIFL Asset Management Limited and its Associates to contact me through any mode of communication. (iii) I/We hereby accord my/our consent to IIFL AMC for receiving the promotional information/ material via email, SMS, Whatsapp, calls etc. on the mobile number and email provided by me/us in this Application Form.

First Unitholder/ Guardian/ POA	Second Unitholder	Third Unitholder
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**I. GENERAL INSTRUCTION:**

- Please read the Key Information Memorandum (KIM), Statement of Additional Information (SAI), the Scheme Information Document (SID) and addenda issued from time to time carefully before investing. It is deemed that all investors have read, understood, and accepted the terms subject to which this offer is being made and adhere to the terms on signing the Application Form and submitting the same.
- The application form must be filled in **English** and in **BLOCK** letters using Black or Dark Blue coloured ink. Incomplete applications are liable for rejection. Please ensure that all requisite details and documents have been provided. This will ensure successful processing and avoid any processing delays and / or rejection of your Application Form.
- Applicant's name and address must be mentioned in full (P.O. Box No. is not sufficient). In case of multiple applicants, all communication and payments towards redemption / IDCW Policy will be made in favour of first applicant only. If the first applicant is a minor, the name of the guardian who will sign on behalf of the minor should be filled in the space provided. Date of birth is required for validating your identity for certain transactions/ communication. Providing Mobile No./E-mail Id. of the first applicant is essential, to facilitate faster and efficient communication.
- All applicants must sign the form, (quoting existing Folio no, if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, ONLY the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Co./Body Corp./Society/Trust etc should sign with their official seal which mentions their designation. A list of Authorised Signatories with their names & designations duly certified / attested should be attached with the application form.
- Please note that if scheme Plan / Option is not ticked / indicated in the Application form, the units will, by default, be allotted under the default sub-options. Thus, investors are required to clearly indicate the plans/options in the application form of the scheme.
- In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
- If the investment has been done on behalf of the minor, then the minor shall be the sole holder in the folio /account. Joint holding is not allowed in the folio/account opened on behalf of the minor.
- Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian.
- If the investment has been executed through a distributor, the name and ARN Code of the distributor should be mentioned. Else the same would be considered as DIRECT investment. For Direct investment please Mention "Direct" in the Column "Name & Broker Code/ARN".

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan / Other than Direct Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular Plan / Other than Direct Plan	Direct Plan
7	Mentioned	Regular Plan / Other than Direct Plan	Regular Plan / Other than Direct Plan
8	Mentioned	Not mentioned than Direct Plan	Regular Plan / Other

- In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.
- In case the subscription amount is Rs 10,000 or more and your Distributor has opted to receive Transaction Charges, Rs 100 will be deductible from the purchase / subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.
- Investors can opt for Special facilities like Systematic Investment Plan, Systematic Transfer Plan, STEP UP, & Systematic Withdrawal Plan, Separate Transaction / Enrolment Form to be filled-in for registration of these facilities.
- The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the documents for the change in status is provided.
- If a new investor wishes to opt for SIP through NACH mode then a separate SIP cum Mandate Form must be submitted along with the Common Application Form. In case an existing investor wishes to opt for NACH mode for SIP then only SIP cum Mandate form can be submitted.
- Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military

officers, senior executives of state owned corporations, important political party officials, etc.

- If the Scheme name on the application form and on the payment, instrument are different, the application will be processed and units will be allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC.
- If the name of the applicant, as mentioned in the application form, does not match with the name on the PAN Card, application may be rejected, or further transactions may be liable to get rejected.

**II. APPLICANT'S INFORMATION:**

- When application(s) has been made by individual investors under a Power of Attorney, the original Power of Attorney or a duly notarized copy should be submitted along with the application form. In case of applications made by non-individual investors, the authorized signatories of such nonindividual investors should sign the application form in terms of the authority granted to them under the Constitutional Documents/Board resolutions / Power of Attorneys, etc. A list of specimen signatures of the authorized signatories, duly certified / attested should also be attached to the Application Form. The Mutual Fund/AMC/Trustee shall deem that the investments made by such non individual investors are not prohibited by any law/Constitutional documents governing them and they possess the necessary authority to invest.
- Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to invest in such schemes, as the case may be, along with a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
- Date of Birth of the minor is mandatory while opening the account/folio.
- For application done on behalf of a minor the relationship/status of the guardian as father, mother or legal guardian and proof of Date of birth of the minor is MANDATORY. The following documents must be submitted along with the application form as evidence:
  - Birth certificate of the minor, or
  - Passport of the minor, or
  - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
  - Any other suitable proof evidencing the date of birth of the minor.
  - In case of court appointed legal guardian, supporting documentary evidence shall be provided.
  - In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted as per point. i - iv above.

- PERMANENT ACCOUNT NUMBER (PAN)** - SEBI has made it mandatory for all applicants (each of the applicants, where multiple holders are present) 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, signing on behalf of the minor, as the case may be. To verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been correctly quoted, the applicants should attach, 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. Applicable for fresh/ additional purchase, Systematic Investment. Micro investment (including lumpsum & Micro SIP) & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to IIFL Mutual Fund. 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 / non-verification 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 your Distributor / CAMS Investor Service Centres or visit our website <https://iiflmf.com> for further details.

**PAN Exempt Investments**

SEBI vide its circular dated July 24, 2012, has clarified those investments in mutual funds schemes (including investments in SIPs) of upto Rs.50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) and Sole proprietary firms who do not possess a PAN ("Eligible Investors")\* are exempt from submission of PAN for investments upto Rs.50,000 in a rolling 12 month period or in a financial year i.e. April to March. However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form. In case the applicant is a minor, PAN /PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs.

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

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

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

\* HUFs and other categories are not eligible for such investments.

6. PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CLIENT (KYC) - In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI issued three circulars - MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV"). All investors (individual and non-individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the Name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also, applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA. Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, ISC will extend the services of effecting such changes.

In line with the SEBI circular No. MIRSD/Cir-5/2012 dated April 13, 2012, and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliances" with effect from December 1, 2012:

- 1) For an existing investor of IIFLMF, who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/ Additional Purchase (or ongoing SIPs/STPs, etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with IIFL Mutual Fund with the erstwhile centralized KYC
  - 2) For an existing investor of IIFL Mutual Fund, who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available on the website [www.cvlkra.com](http://www.cvlkra.com) along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would be a one-time submission of documentation.
  - 3) Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes of IIFL Mutual Fund i.e. did not open a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements.
- Updation of 'missing / not available' KYC information along with IPV is currently a one-time requirement and can be completed with any one of the mutual funds where investors have existing investments. Once the same is completed, the KYC status at CVL-KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again.

Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website [www.cvlkra.com](http://www.cvlkra.com).

In case of non-Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements. Investors must provide complete details in the KYC application form along with the require documents (for individual investors or non-individual investors as appropriate). The said form is available on the website of Association of Mutual Funds in India i.e. [www.amfiindia.com](http://www.amfiindia.com) or on the website of any authorised KRA's.

7. In case of NRI/ FPI investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.
8. All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detail scrutiny/verification at the back office of the registrars.

### III. BANK DETAILS:

1. As per the SEBI guidelines, it is MANDATORY for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected.
2. Purchase Application requests should necessarily mention the pay-in bank account details i.e. bank name, bank account number, bank branch used for

issuing the payments to the fund. The subscription payment has to be made from first/unit holder's bank account or through any of the bank account wherein he is one of the joint bank account holders. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like attested copy of bank certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details.

3. Direct Credit of Redemption / IDCW Proceeds / Refund if any - IIFL MF will endeavour to provide direct / electronic credit for IDCW / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unit holder's banker for any reason then IIFL MF reserves the right to make the payment to the investor by a cheque / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, IIFL MF will not be held responsible. Please provide the MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of IDCW and redemption payout.
4. IIFL MF offers facility to register multiple bank accounts in the folio and designate one of the bank accounts as "Default Bank account". Default bank account will be used for all IDCW and redemption payouts unless investor specifies one of the existing registered bank accounts in the redemption request for receiving redemption proceeds. A new non - registered bank account specified in the redemption request for receiving redemption proceeds will not be considered and the redemption proceeds will by default be credited into the default Bank account. The investor will have to initially get the non-registered bank account registered in the folio and then apply for the redemption request. Also, if no registered bank account is mentioned at the time of redemption, then by default the redemption proceeds will be credited into the default

### Bank account.

5. In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 22, 2010 and Circular No. 39/ 2013-14 dated August 23, 2013 and to reduce operational risk, Investor(s) are requested to note that any one of the following documents shall be required to submit as a proof of Bank Account Details (for Redemption/IDCW), in case the cheque provided along with fresh subscription/new folio creation does not belong to the Bank Account Details specified in the application form for redemption / IDCW payments w.e.f. March 1, 2014.
  - a) Cancelled original cheque of the Bank Account Details with first unit holder Name and bank account number printed on the face of the cheque; (or)
  - b) Self attested copy of bank statement with current entries not older than 3 months; (or)
  - c) Self attested copy of bank passbook with current entries not older than 3 months; (or)
  - d) Bank Letter duly signed by branch manager/authorized personnel.

### IV. INVESTMENT & PAYMENT DETAILS:

1. Payment should be made by crossed cheques, /Demand Draft/pay order, favouring the scheme name and marked "Account Payee" payable locally in the city where the application is submitted. Post-dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recommended that investors may also make the payment instrument (cheque, demand draft, pay order, etc.) favouring either of the following: (a) "XYZ Scheme A/c Permanent Account Number" (b) "XYZ Scheme A/c First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument).

In case of investments made in the name of a minor through a guardian by means of Cheque, Demand Draft or any other mode, they shall be accepted from the bank account of the minor / minor with guardian or from a joint account of the minor with the guardian only. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date.

2. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
3. In case the payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.
4. One time Bank mandate (OTM) facilitates the investor to register a debit Mandate with his banker which will contain a pre-defined upper limit for the amount to be debited from his bank account for every Purchase Transaction done. If the investor is making payment through OTM facility registered in the folio, then he must tick the relevant box and not attach any cheque along with the purchase request. The subscription amount will be debited from the bank account details as mentioned in the OTM facility opted by the investor.

### V. TRANSACTION CHARGES

- 1) In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, IIFL AMC/ IIFL MF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to "Opt-in / Optout" from levying transaction charge based on the type of



product. Therefore, the "Opt-in/Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor/ agent and that distributor / agent has opted to receive the transaction charges as mentioned below:

- For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and
- For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.

The transaction charge shall be deducted from the subscription amount and paid to the distributor/ agent, as the case may be and the balance shall be invested. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP instalment x No. of instalments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 instalments.

**Transaction charges shall not be deducted if:**

- (a) The amount per purchases /subscriptions is less than Rs. 10,000/-;
  - (b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ TIDCWP/, etc.
  - © Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
  - (d) Subscription made through Exchange Platform irrespective of investment amount.
- 2) IIFL MF will execute necessary checks to ascertain, if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered, and transaction charges will be levied accordingly.
  - 3) If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs. 10000 and above.

#### VI. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

1. Multiple nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
2. Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
3. Nomination can be changed at any time during the lifetime of the investment by the same persons who have made the nominations.
4. Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AoPs, BoIs and partnership firms shall have no right to make any nomination.
5. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
6. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
7. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
8. Nomination in respect of units stands rescinded, upon the transfer of units.
9. On cancellation of nominations, the nomination shall stand rescinded and IIFL MF shall not be under any obligation to transfer the units in favour of the nominee.
10. Where a nomination with respect to any of the unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
11. Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, if there is no explicit intimation by surviving unitholder, on nomination, it shall be deemed to be the consent of surviving unitholder for the existing nomination.
12. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units. For further details please refer SAI.
13. In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.
14. Where a folio has joint holders, all joint holders should sign the request for Nomination/cancellation of nomination, even if the mode of holding is not "joint"
15. Power of Attorney (POA) holder cannot sign the Nomination form.
16. Nomination is not allowed in a folio held on behalf of a minor.
17. Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with new Nominee name than the same shall supersede the existing nominee details in the folio.

18. For joint nomination, upto 3 nominees are allowed, where allocation must add up to maximum 100%

#### VII. COMMUNICATION FOR THE INVESTORS:

In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the IIFL Asset Management Limited/IIFL MF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:

1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
2. The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis on or before twenty first day of the succeeding month [at the end of every six months (i.e. September/ March)]
4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode. The word 'transaction' shall include purchase, redemption, switch, payout of Income Distribution cum capital withdrawal option, reinvestment of Income Distribution cum capital withdrawal option, systematic investment plan, systematic withdrawal plan and systematic transfer plan transactions. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by IIFL MF for each calendar month on or before 15th of the immediately succeeding month.

In case of a specific request received from the Unit holders, IIFL MF will provide the account statement to the investors within 5 Business Days from the receipt of such request.

#### VIII. SEBI CIRCULAR OF JUNE 30, 2009 ON REMOVAL OF ENTRY LOAD

In terms of 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 effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

#### IX. BENEFITS

1. Mobile No.: Get alerts on the move for Purchase, IDCW or Redemption, SIP Debit alert after it reflects in your account or two days prior to SIP debits
2. E-Mail ID: The Account Statement will be e-mailed instantly to your registered email address as and when you transact with IIFL Mutual Fund.
3. IFSC/MICR Code: With IIFL E-IDCW you can have your IDCW credited in your account through the Electronic Clearing Service (ECS) / National Electronic Fund Transfer (NEFT).
4. As per the AMFI Best Practice Guidelines Circular No. 77/2018-19 dated March 20, 2019, it is suggested to provide Email ID/ Mobile number of investors in application form.
5. Primary holder should provide his/her own Email ID and Mobile Number for speed and ease of communication in a convenient and cost-effective manner and to prevent fraudulent transactions.
6. Investor is also requested to provide the consent, if Mobile No. and Email provided pertains to self, spouse, dependent children, dependent siblings, dependent parents, and a guardian in case of a minor.

#### X. MICRO INVESTMENT (INCLUDING LUMP SUM & MICRO SIP)

1. In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes (including investments through Systematic Investment Plans (SIPs)) up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN. Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledgement issued by KRA along with the application form.

This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders. Other categories of investors e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption.

Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investment for that financial year exceeds Rs. 50,000/-, such SIP application shall be rejected.

In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investment for that financial year exceeds Rs. 50,000, such lump sum application will be rejected.

Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details.

2. In case the first Micro SIP instalment is processed and the application is found to be defective, the Micro SIP registration will be ceased for future instalments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

#### XI. UNITS HELD IN THE DEMATERIALIZED FORM

1. With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/DF/9/2011 dated May 19, 2011, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of IIFL MF in dematerialized (demat) form is being provided to the investors in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time.
2. The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ("Demat") form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by IIFL MF) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. 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, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.
3. Unit Holders opting the units in the DEMAT mode, can submit redemption/switch only through DP or through stock exchange platform.
4. Unit holders opting for investment in DEMAT mode cannot opt for facilities like STP, SWP, & Step-up.
5. In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in non-demat form into DEMAT (electronic) form or vice-versa should be submitted along with a Demat/Remat Request Form to their Depository Participants.
6. Units held in DEMAT form will be transferable (except in case of Equity linked Savings Schemes).

#### XIII. ULTIMATE BENEFICIAL OWNERS(S) - Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s). Further, the

Prevention of Money Laundering Rules, 2005 also require that every banking company, financial institution (including Mutual Funds) and intermediary, as the case may be, shall identify the beneficial owner. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except Individuals and a Company listed on a stock exchange or is majority owned subsidiary of such a Company. Proof of Identity of the UBO such as name/s, Address & PAN/Passport together with self-attested copy\* along with the declaration form for 'Ultimate Beneficial Ownership' are required submitted to IIFL AMC/its RTA.

(\*Original to be shown for verification and immediate return).

- XIV. a. **Foreign Account Tax Compliance Act ("FATCA"):** In accordance with the relevant provisions of the Foreign Account Tax Compliance Act ("FATCA") as contained in the United States Hiring Incentives to Restore Employment ("HIRE") Act, 2010, there is a likelihood of withholding tax being levied on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the schemes, unless such schemes are FATCA compliant. In this regard, the respective governments of India and US have agreed on the principal terms of a proposed Inter-Governmental Agreement (IGA) and the same is likely to be executed in near future. In terms of this proposed IGA, IIFL Mutual Fund ("IIFLMF") and/ or IIFL Asset Management Limited ("IIFL AMC") are likely to be classified as a "Foreign Financial Institution" and in which case IIFLMF and/ or would be required, from time to time, to (a) undertake the necessary due-diligence process; (b) identify US reportable accounts; (c) collect certain required information/ documentary evidence ("information") with respect to the residential status of the unit holders; and (d) directly or indirectly disclose/report/ submit such or other relevant information to the appropriate US and Indian authorities. Such information may include (without limitation) the unit holder's

folio detail, identity of the unit holder, details of the beneficial owners and controlling persons etc. In this regard and in order to comply with the relevant provisions under FATCA, the unit holders would be required to fully cooperate & furnish the required information to the AMC, as and when deemed necessary by the latter in accordance with IGA and/ or relevant circulars or guidelines etc, which may be issued from time to time by SEBI/ AMFI or any other relevant & appropriate authorities. The applications which do not provide the necessary information are liable to be rejected. The applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial & tax consultants with respect to the possible implications of FATCA on their investments in the scheme(s).

- b. Details under FATCA/Foreign Tax Laws: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e., within 30 days. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.
- c. If you are classified as a passive NFFE for FATCA purpose, please include in the section relating to Ultimate beneficial Owner (UBO), details of any specified US person having controlling interest in the foreign country information field along with your US Tax Identification Number for FATCA purposes. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.
- d. Declaration under FATCA
  - a) the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
  - b) the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
  - c) I/We permit/authorise the Company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
  - d) I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence.
  - e) I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI)/RBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period.
  - f) I / We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company.
  - g) It shall be my / our responsibilities to educate myself / ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
  - h) I/We also agree to furnish such information and/or documents as the Company may be required from time to time on account of any change in law either in India or abroad in the subject matter herein.
  - i) I/We shall indemnify the Company for any loss that may arise to the Company on a count of providing incorrect or incomplete information.

# SIP REGISTRATION CUM MANDATE FORM

(For investment through NACH)

Distributor Name & ARN No.	Sub-Broker Code	Employee Unique Identification No.*	RIA Name & RIA Code*	Date & Time of Receipt

\*Please sign alongside in case the EUIN is left blank/not provided. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor / sub broker.

Sign Here	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory

Up-front commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.

☐ \*I/ We hereby give my/ our consent to share/ provide transaction data feed/ unit holding in respect of my/ our investments under Direct Plan to the above mentioned RIA.

## 1 UNITHOLDER INFORMATION

Folio Number/ Application No.											PAN											
Name of the First Holder																						
Scheme											Option						Plan					

## 2 REQUEST FOR

☐ Registration of SIP ☐ Renewal of SIP

### 3 SYSTEMATIC INVESTMENT PLAN DETAIL (SIP DETAIL)

Frequency		Enrolment Period		SIP Date	Instalment Amount	Step-Up (Optional) (Please refer instruction no. 10)																				
<input type="checkbox"/> Monthly (Any date: 1 <sup>st</sup> to 28 <sup>th</sup> , 7 <sup>th</sup> is default)	From <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> To <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> <input type="checkbox"/> Perpetual (Till 2099)	M	M	Y	Y	Y	Y	M	M	Y	Y	Y	Y	M	M	Y	Y	Y	Y							<input type="checkbox"/> Half-Yearly
M		M	Y	Y	Y	Y																				
M		M	Y	Y	Y	Y																				
M		M	Y	Y	Y	Y																				
<input type="checkbox"/> Weekly (Every Tuesday)								<input type="checkbox"/> Yearly (Default)																		
<input type="checkbox"/> Quarterly (Any date: 1 <sup>st</sup> to 28 <sup>th</sup> , 7 <sup>th</sup> is default)																										
<input type="checkbox"/> Fortnightly (2 <sup>nd</sup> & 16 <sup>th</sup> every month)																										

#### 4 INVESTMENT DETAILS

<b>First Installment</b>	Cheque Date	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">D</div> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">D</div> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">M</div> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">M</div> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">Y</div> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">Y</div> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">Y</div> <div style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">Y</div> </div>	Cheque No.	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Amount	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
Bank A/C No.	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div>					
Bank Name	<div style="border: 1px solid black; width: 200px; height: 20px;"></div>		Drawn on Bank and Branch	<div style="border: 1px solid black; width: 200px; height: 20px;"></div>		

## 5 UNITHOLDING OPTION

☐ Demat Mode ☐ Physical Mode These details are compulsory if the investor wishes to hold the units in DEMAT mode.

Please ensure that the sequence of Names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

[illegible]

**Enclosures** (Please tick any one box) ☐ Client Master List (CML) ☐ Transaction cum Holding Statement ☐ Cancelled Delivery Instruction Slip (DIS)

## 6 DECLARATION

I/We wish to inform you that I/We have registered for the subject scheme for the contribution payment to the IIFL Mutual Fund as per account details as above by debit to said Bank account. I declare that the particulars given above are correct and complete. I/We agree to discharge the responsibility expected of me as a participant under the Electronic Debit arrangement of the SIP facility. I/We hereby authorize the beneficiary or their authorized Service Providers to get this mandate lodged with bank / get verified and further execute by raising debits on the applicable dates. If the mandate is not lodged / transaction is not collected or delayed for reasons beyond control of the IIFL Mutual Fund/ service provider or on account of incomplete or incorrect information, I/We shall not hold them responsible. I/We shall keep indemnified for claims and actions, that IIFL Mutual Fund/ service provider may incur, for execution of transactions in conformity with this mandate. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various mutual Funds from amongst which the Scheme is being recommended to me/us.

**7 AUTHORIZATION AND SIGNATURE/S AS PER IIFL MUTUAL FUND RECORDS (MANDATORY)**

I/We hereby request and authorise the Bank to honor the periodic debit instructions raised as above and cause my account to be debited accordingly. Charges, if any, for mandate verification may be debited to my account. I hereby undertake to keep sufficient funds in the account well prior to the applicable date and till the date of execution. Debited contributions may be passed on to the IIFL Mutual Fund / Service Provider as per rules, procedures and practices in force. I/We shall not dispute any debit raised under this mandate and as specified therein and during or for the validity period. I/We shall keep indemnified for claims that Bank may incur for reason of execution in conformity with this mandate.



## ONE TIME MANDATE (OTM)

**UMRN** F O R      O F F I C E      U S E      O N L Y      **Date** D D    M M    Y Y    Y Y

Sponsor Bank Code	FOR OFFICE USE ONLY	Utility Code	FOR OFFICE USE ONLY
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[illegible][illegible]

	(Amount in Words)	₹ (Amount in Figures)
an amount of Rupees		

an amount of Rupees	(Amount in words)	(Amount in figures)
₹ 100	One hundred	100
₹ 250	Two hundred and fifty	250
₹ 500	Five hundred	500
₹ 750	Seven hundred and fifty	750
₹ 1000	One thousand	1000
₹ 1250	One thousand two hundred and fifty	1250
₹ 1500	One thousand five hundred	1500
₹ 1750	One thousand seven hundred and fifty	1750
₹ 2000	Two thousand	2000
₹ 2250	Two thousand two hundred and fifty	2250
₹ 2500	Two thousand five hundred	2500
₹ 2750	Two thousand seven hundred and fifty	2750
₹ 3000	Three thousand	3000
₹ 3250	Three thousand two hundred and fifty	3250
₹ 3500	Three thousand five hundred	3500
₹ 3750	Three thousand seven hundred and fifty	3750
₹ 4000	Four thousand	4000
₹ 4250	Four thousand two hundred and fifty	4250
₹ 4500	Four thousand five hundred	4500
₹ 4750	Four thousand seven hundred and fifty	4750
₹ 5000	Five thousand	5000
₹ 5250	Five thousand two hundred and fifty	5250
₹ 5500	Five thousand five hundred	5500
₹ 5750	Five thousand seven hundred and fifty	5750
₹ 6000	Six thousand	6000
₹ 6250	Six thousand two hundred and fifty	6250
₹ 6500	Six thousand five hundred	6500
₹ 6750	Six thousand seven hundred and fifty	6750
₹ 7000	Seven thousand	7000
₹ 7250	Seven thousand two hundred and fifty	7250
₹ 7500	Seven thousand five hundred	7500
₹ 7750	Seven thousand seven hundred and fifty	7750
₹ 8000	Eight thousand	8000
₹ 8250	Eight thousand two hundred and fifty	8250
₹ 8500	Eight thousand five hundred	8500
₹ 8750	Eight thousand seven hundred and fifty	8750
₹ 9000	Nine thousand	9000
₹ 9250	Nine thousand two hundred and fifty	9250
₹ 9500	Nine thousand five hundred	9500
₹ 9750	Nine thousand seven hundred and fifty	9750
₹ 10000	Ten thousand	10000

FREQUENCY ☒ Monthly ☐ Quarterly ☐ Half Yearly ☐ Yearly ☒ As & when presented DEBIT TYPE ☐ Fixed Amount ☒ Maximum Amount

PAN / Application No.		Mobile No.	+91
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Reference	Email ID
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I agree for the debit mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule for charges of the bank.

\* This is to confirm the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account, based on the instructions as agreed & signed by me.

\* This is to confirm the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account, based on the instructions as agreed & signed by me.

\* I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorised the debit.

**PERIOD**

<b>From</b>	D	D	M	M	Y	Y	Y	Y	Signature of Primary Account Holder as per Bank records			Signature of Second Account Holder as per Bank records			Signature of Third Account Holder as per Bank records								
	D	D	M	M	Y	Y	Y	Y															
<b>To</b>	D	D	M	M	Y	Y	Y	Y															
<b>Or</b>			<b>Unit Cancelled</b>						1	Name as in bank records				2	Name as in bank records				3	Name as in bank records			

1      Name as in bank records	2      Name as in bank records	3      Name as in bank records
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## SIP payment through NACH

- 1) The bank account provided for NACH/Auto Debit should be participating in MICR and NACH clearing respectively. List of banks is available on NPCI website [www.npci.org.in](http://www.npci.org.in).
- 2) The investor agrees to abide by the terms and conditions of NACH/Auto Debit facility of Reserve Bank of India/Banks. IIFL Mutual Fund/ IIFLAMC, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold IIFLAMC, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit/ local holidays.
- 3) Investors are required to submit One Time Bank Mandate Form and SIP Enrollment Form along with a photocopy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate Form) at least 30 days before the first SIP Installment date for NACH Debit.
- 4) An investor can opt for Monthly, Quarterly, Weekly, or Fortnightly frequency for SIP. In case the investor has not specified the frequency then by default the frequency will be treated as Monthly. If an investor does not mention SIP start date appropriately, the SIP will by default start from the 7th of next month after meeting the minimum registration requirement of 30 days. Weekly and Fortnightly SIP frequencies are not available on BSE STAR MF platform.
- 5) SIP start date should be within 6 months from the date of submission of SIP application for any frequencies. In case the SIP start date is more than 6 months from the date of submission, such SIP application shall be liable for rejection. If an investor does not mention SIP end date, appropriately the tenure of SIP will be treated as perpetual i.e. the end date shall be considered as December 2099. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished.
- 6) The investor can choose the SIP Dates from 1 to 28 of any given month for SIP registered through One Time Bank Mandate. If an investor does not mention SIP Date in the application form or multiple SIP dates are mentioned in the SIP Mandate or the SIP Date is unclear in the application form / SIP Mandate, the default SIP date shall be treated as 7th as per the frequency defined by the investor. In case the criteria are not met the SIP would start on the same date from the next month.
- 7) For details about the Scheme and its facility please refer the SID, SAI & KIM, of the respective scheme/Addendum issued from time to time carefully before investing.
- 8) In case of three consecutive failures due to insufficient balance in bank account while processing request for SIP, IIFL Mutual Fund shall reserve the right to terminate the SIP without any written request from the investor.
- 9) For SIP through **monthly option** - ₹ 1,000/- per month for a minimum period of 6 months. For **quarterly option** - in Quant fund & Focused Equity Fund - ₹ 1,000/- per quarter for a minimum period of 6 quarters, in Dynamic Bond fund & Liquid Fund - ₹ 1,500/- per quarter for a minimum period of 4 quarters. For **fortnightly option** - ₹ 1,000/- per instalment for a minimum period of 6 fortnights. For **weekly option** - ₹ 1,000/- per week for a minimum period of 6 weeks. Investments above the minimum amount mentioned, shall be made in multiples of ₹ 100/- for all SIP irrespective of frequency of SIP or the Option.
- 10) Step-Up facility: Under this facility the Investor can increase the SIP installment (excluding MICRO SIP) at pre-defined intervals by a fixed amount. This facility is available for all categories of investors. For availing the said facilities, investors are required to note the following: 1. Investor willing to register Step-Up should provide the Step-Up details along with the SIP enrolment details. 2. The minimum amount for Step-Up facility is INR 100/- and in multiples of INR 100/- 3. Monthly SIP offers Step-Up frequency at half yearly and yearly intervals. Quarterly SIP offers Step-Up frequency at yearly interval only. This feature is not available for weekly & fortnightly option. In case STEP-UP frequency is not indicated, it will be considered as Yearly by default. 4. There should be clear indication about Step-Up limit amount i.e. the amount achieved by the SIP amount through Step-Ups. In case Step-Up amount is mentioned and Step-Up limit amount is not indicated, it will be considered as perpetual till the end of SIP enrolment period, by Default. 5. The date for STEP-UP Facility will correspond to the registered SIP. The enrolment period specified in the STEP-UP form should be less than or equal to the enrolment period mentioned in the SIP. Unit holders opting for investment in DEMAT mode cannot opt for Step-Up facility. This facility is not available on NSE MFSS/BSE STAR MF and MFU platform.
- 11) Modification/Cancellation of SIP : You can request for a modification / cancellation of your SIP at any time. Your modification/cancellation request should be submitted 30 days prior the next Auto Debit date. Any modification request should be accompanied by : (i) A new SIP duly filled in and carrying the revised SIP request details (ii) A written and signed confirmation for discontinuance of existing SIP.
- 12) For MICRO SIP maximum SIP amount of ₹ 50,000/- per year per investor shall be exempt from the requirement of PAN
- 13) SIP is available in selected schemes of IIFL Mutual Fund. The initial cheque should be drawn in favor of the "Name of The Scheme A/c. First Investor Name" or "Name of The Scheme A/c. Permanent Account Number" or "Name of The Scheme A/c. Folio Number" and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/ draft are not permitted. Application received with outstation cheque/ demand draft shall be rejected.
- 14) Allotment of units would be subject to realization of credit.
- 15) The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest investor service center. Such request for discontinuation should be received at least 30 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the respective scheme(s).
- 16) Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing Account.
- 17) IIFLAMC reserves the right to reject any application without assigning any reason thereof. IIFLAMC in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis
- 18) If the investment is done on behalf of the minor then the guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Investment Plan (SIP) and any other options, after the date of the minor attaining majority till the documents for the change in status are provided. In case of existing SIP registered prior to the minor attaining majority, the systematic investment will be continued to be processed beyond the date of the minor attaining majority and till the time a instruction from the major to terminate the SIP is received along with the required documents for change in the status of the folio.