

# Common Application Form - SIP Application Form (Form 1)

Application No. \_\_\_\_\_

Distributor Code	ARN-	Sub-Distributor Code	ARN-	Internal Code for Sub-broker/ Employee		EUIN No.	
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I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

First Holder	Second Holder	Third Holder
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**TRANSACTION CHARGES** (Please ✓ any one of the below) (Refer Instruction No. Q)

I am a first time investor in mutual funds (₹ 150 will be deducted) **OR**  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 registered distributor based on the investors' assessment of various factors including service rendered by the distributor.

## 1. INVESTOR DETAILS (Please refer to the Instruction No. A, C, D, P)

Existing Folio Number \_\_\_\_\_ / \_\_\_\_\_ \*Date of Birth 

D	D	M	M	Y	Y
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 Existing Investor may not fill in Section 4, 5 & 6. \*Mandatory for Minor

**FIRST HOLDER DETAILS** (please ✓)  Individual  Non Individual (please refer instruction D for UBO)

Name \_\_\_\_\_ PAN/PERN (mandatory) \_\_\_\_\_ PAN/PERN Proof enclosed  KYC Compliance

You must fill in Mobile No. \_\_\_\_\_ Email ID \_\_\_\_\_

Status  Individual (Indian National)  PIO  Minor (through Guardian)  HUF  FII / Sub-account  Sole-proprietor  Partnership Firm  LLP  Company (other than Bank/FI)  Bank  Financial Institution  Other Body Corporate  Government Body  Charitable / Religious / Non-profit organisation  Educational Institution  Mutual Fund  PF Trust  Gratuity Fund  NPS Trust  Pension / Retirement / Superannuation Fund  Private Trust  Co-op. Society  Society / AOP/ BOI  Other [Please specify] \_\_\_\_\_

**Note for non-individual investor:** Please attach the mandatory Ultimate Beneficial Ownership (UBO) Declaration Form available on our website, along with the application form.

Residential / Tax Status  Resident  Non-resident Repatriable (NRE)  Non-resident Non-repatriable (NRO)

**DETAILS UNDER FATCA / FOREIGN TAX LAWS**

Citizenship/ Nationality \_\_\_\_\_ Country of birth/ Incorporation/ Formation \_\_\_\_\_

Country of residence \_\_\_\_\_ Are you a resident in any country other than India for tax purposes.  Yes  No

If yes, please indicate all countries in which you are resident for tax purposes and the associated Foreign Tax Identification Number below.

Country of Tax Residency*	Tax Identification Number

\*To include USA where the investor is a US Citizen or Greencard holder. Please provide Social Securities Number if Tax ID number is not issued.

### For Non Individual Investor, Please tick the relevant box below, even if Country of Tax Residency is India #

Form W8 BEN-E / Specified declaration (Form available on our website)

Unable to Provide [IDFC Mutual Fund will contact you in due course to confirm your FATCA Status]

\*Where no box is ticked, the second statement will be taken as the default implying that the applicant/investor currently is unable to confirm FATCA status and will confirm the same in future.

**ADDITIONAL KYC INFORMATION**

Gross Annual Income (Rs.) [Please tick(✓)]  Below 1 Lacs  1 Lacs - 5 Lacs  5 Lacs - 10 Lacs  10 Lacs - 25 Lacs  25 Lacs - 1 Crore

**OR**  1 Crore - 5 Crore  5 Crore - 10 Crore  above 10 Crore

Net-worth (Mandatory for Non-Individuals) Rs. \_\_\_\_\_ as on 

D	D	M	M	Y	Y	Y	Y
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 (Not older than 1 year)

Occupation (please tick any one and give brief details):  Private Sector Service  Public Sector Service  Government Service  Business  Professional  Agriculturist  Retired  Housewife  Student  Others \_\_\_\_\_ Please specify \_\_\_\_\_

In case of business / profession, indicate the details (including nature of goods/ services dealt in) \_\_\_\_\_

**Politically Exposed Person (PEP) Status** (Also applicable for authorised signatories/Promoters/Karta/Trustee /Whole time Directors)

I am PEP  I am a relative / associate of PEP  None of these (for definition of PEP refer instruction U)

**Non-Individual Investors involved/ providing any of the mentioned services**

Foreign Exchange / Money Changer Services  Gaming/Gambling/Lottery/Casino Services  Money Lending / Pawning  None of these

## IDFC MUTUAL FUND - ACKNOWLEDGMENT SLIP (To be filled in by the investor.)

Application No. \_\_\_\_\_

Received, subject to realisation, verification and conditions, an application for purchase of Units as mentioned in the application form.

From _____			
Instrument No.	Dated	Amount (Rs.)	Scheme

Stamp & Signature

SECOND HOLDER DETAILS		PAN/PERN (mandatory)										PAN/PERN Proof enclosed	KYC Compliance								
<b>Name</b>												<input type="checkbox"/>	<input type="checkbox"/>								
<b>DETAILS UNDER FATCA / FOREIGN TAX LAWS</b>																					
Citizenship/ Nationality _____		Country of birth/ Incorporation/ Formation _____																			
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THIRD HOLDER DETAILS		PAN/PERN (mandatory)										PAN/PERN Proof enclosed	KYC Compliance								
<b>Name</b>												<input type="checkbox"/>	<input type="checkbox"/>								
<b>DETAILS UNDER FATCA / FOREIGN TAX LAWS</b>																					
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Guardian/POA/Proprietor		PAN/PERN (mandatory)										PAN/PERN Proof enclosed	KYC Compliance								
<b>Name</b>												<input type="checkbox"/>	<input type="checkbox"/>								
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**Toll free 1-800-2-666688**

Available between 8.00 am to 7.00 pm on business days only.

Please note our investor service email id  
**investormf@idfc.com**

**www.idfcmf.com**

**ADDITIONAL KYC INFORMATION**

**Gross Annual Income (Rs.)** [Please tick(✓)]  Below 1 Lacs  1 Lacs - 5 Lacs  5 Lacs - 10 Lacs  10 Lacs - 25 Lacs  25 Lacs - 1 Crore  
**OR**  1 Crore - 5 Crore  5 Crore - 10 Crore  above 10 Crore

**Net-worth** (Mandatory for Non-Individuals) Rs. \_\_\_\_\_ as on 

D	D	M	M	Y	Y	Y	Y
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 (Not older than 1 year)

**Occupation** (please tick any one and give brief details):  Private Sector Service  Public Sector Service  Government Service  Business  Professional  
 Agriculturist  Retired  Housewife  Student  Others \_\_\_\_\_ *Please specify*

In case of business / profession, indicate the details (including nature of goods/ services dealt in) \_\_\_\_\_

**Politically Exposed Person (PEP) Status** (Also applicable for authorised signatories/Promoters/Karta/Trustee /Whole time Directors)  
 I am PEP  I am a relative / associate of PEP  None of these (for definition of PEP refer instruction U)

**Mode Of Holding / Operation**

Single  Anyone or Survivor  Joint  As per resolution (Default option is anyone or survivor)

**2. INVESTMENT & PAYMENT DETAILS** (Please refer to the Instruction No. E, J, M)

**Type of Investment** (refer to instruction A).  SIP  Micro SIP (Refer to point J (v) of the instructions) Photo ID No. \_\_\_\_\_ (for Micro SIP)

**Payment Type** (please ✓):  Self  Third Party Payment (please fill the 'Third Party Payment Declaration Form')

**Scheme IDFC** \_\_\_\_\_ **Plan** \_\_\_\_\_

**Option**  Growth  Div - Reinvest  Div - Payout  Div - Sweep\* **Div Frequency** \_\_\_\_\_

\*Dividend Sweep Option to (Scheme & Plan Name) IDFC \_\_\_\_\_  Growth  Div - Payout  Div - Reinvest

Dividend Sweep Option is available from all Debt Schemes to Equity and Equity to Debt Schemes of IDFC Mutual Fund. Please fill in all details of Sweep.

Initial SIP Installment Amount* (Rs.) _____ Cheque / DD No. _____ Date <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>		M	M	Y	Y	Y	Y											
M	M	Y	Y	Y	Y													
Bank _____ Branch _____																		
*Subsequent SIP instalment amounts must be equal to this amount.																		
SIP	Monthly SIP Date	SIP Enrollment Period	SIP Installment Amount (Rs.)	Payment mode														
	<input type="checkbox"/> <b>Standard</b> <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>D</td><td>D</td></tr></table> (any date of the month)	D	D	<input type="checkbox"/> <b>Standard</b> From <table border="1" style="display: inline-table; vertical-align: middle;"><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" style="display: inline-table; vertical-align: middle;"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y	M	M	Y	Y	Y	Y	<input type="checkbox"/> 5,000 <input type="checkbox"/> 10,000 <input type="checkbox"/> 25,000 <input type="checkbox"/> 50,000 <input type="checkbox"/> 1,00,000 <input type="checkbox"/> any other amount _____	<input type="checkbox"/> ACH Mandate (Please also fill form 2)
D	D																	
M	M	Y	Y	Y	Y													
M	M	Y	Y	Y	Y													
	<input type="checkbox"/> <b>Default</b> (10th of every month)	<input type="checkbox"/> <b>Default</b> From <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> To 1 2 2 0 9 9	M	M	Y	Y	Y	Y										
M	M	Y	Y	Y	Y													
In case of the Monthly Option if no date is selected in the form, the default date is 10th of every month.																		

**3. UNIT HOLDING OPTION** (Switch not allowed for Demat holdings. Redemption through Stock Exchange Platforms/ DPs only)

Physical Mode  Demat Mode (Investors opting for units in demat form may please fill the details below. Nomination provided in Demat Account shall be considered.)

DEMAT MODE	<input type="checkbox"/> NSDL OR <input type="checkbox"/> CDSL	Depository Participant Name _____
	Depository Participant (DP) ID (NSDL only) _____	Beneficiary Account Number (NSDL only) _____
		Depository Participant (DP) ID (CDSL only) _____

**4. CORRESPONDENCE ADDRESS** (PO.Box Address may not be sufficient) (Mandatory. If you have completed your KYC Process via KRA, the address of the 1st Applicant as registered with KRA will be automatically updated in our records. Investors residing overseas, please provide your Indian address) (Please fill in Capital Letter)

\_\_\_\_\_

\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Pin code / Zip 

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**You must fill in**

**Overseas Address for NRIs / PIOs / FIIs** (Mandatory)

\_\_\_\_\_

\_\_\_\_\_

Tel. Office 

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 Tel. Home 

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 Fax 

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**5. BANK DETAILS** (Mandatory) Redemption / Dividend / Refund payouts will be credited into this bank account in case it is in the current list of banks with whom IDFC MF has DC facility (Please refer to the Instruction No. I)

Name of the Bank \_\_\_\_\_ Branch \_\_\_\_\_

Account Number 

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 City \_\_\_\_\_

Account Type  Current  Savings  NRO  NRE  FCNR  Others \_\_\_\_\_ (please specify)

MICR Code 

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 RTGS/NEFT Code 

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**Note :** In case of additional purchases, a cheque copy is required in case registered Bank mandate is different than mentioned here.

I / We understand that the instructions to the bank for Direct Credit / NEFT / ECS will be given by the Mutual Fund, and such instructions will be adequate discharge of the Mutual Fund towards redemption / dividend / refund proceeds. In case the bank does not credit my /our bank account with / without assigning any reason thereof, or if the transaction is delayed or not effected at all or credited into the wrong account for reasons of incomplete or incorrect information, I / We would not hold IDFC Mutual Fund responsible. Further the Mutual Fund reserves the right to issue a demand draft / payable at par cheque in case it is not possible to make payment by DC/NEFT/ECS.

**If however the unit holders wish to receive a cheque** (instead of a direct credit into their bank account) please tick the box alongside

**6. NOMINATION DETAILS** (Mandatory information. Please select the desired option.) (Read instructions in connection with Nomination given in this KIM)

Nominee Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Nominee Date of Birth (mandatory for minor)            Proof of minor DOB submitted (Optional)

Guardian Name (if nominee is a minor) \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Witness Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

I/We do not wish to nominate any person for my investments.

**Note :** In case of more than one nominee, please submit a separate form available with any of our ISCs or on our website.

Signature of  
Nominee / Guardian (optional)

Signature of Witness

Signature of investor

**7. EASY TRANSACT** (for Resident and NRI Individual (including minors), Sole Proprietors & HUF)

All communications will be sent by default to the registered E-mail ID / Mobile No. In case you wish to receive physical communication please

I WISH TO APPLY FOR TRANSACT ONLINE  Yes  No

**Note:** With this new way of transacting with us - without any requirement of a PIN, you can create your online username and password and can transact right-away by activating the link. Access your account 24x7 / purchase / redeem / switch / download account statements online at [www.idfcmf.com](http://www.idfcmf.com)

**8. DECLARATION & SIGNATURES** (Please refer to the Instruction No. K)

I/We have read and understood the terms and features of the scheme(s) and associated risk factors. Having read and understood the contents of the Statement of Additional Information (SAI) of IDFC Mutual Fund, Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme(s) and the Addenda issued till date, I/we hereby apply for the units of the Scheme(s) and agree to abide by the terms, conditions, rules and regulations governing the Scheme(s). I/ We hereby declare that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the Taxation Laws, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws as applicable to me/us from time to time. I / We confirm that the funds invested in the Scheme(s), legally belong to me / us and I / we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment as per the Constitutive documents/ authorisation(s). I/We further confirm that I am not /we are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any judicial or regulatory authority.

In the event " Know Your Customer" process is not completed by me / us to the satisfaction of the Mutual Fund, I / we hereby authorise the Mutual Fund, to redeem the funds invested in the Scheme(s), in favour of the applicant, at the applicable NAV prevailing on the date of such redemption subject to applicable exit load and undertake such other action with such funds that may be required by the Law.

I/We hereby acknowledge and confirm that the information provided above is/are true, correct and complete to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/we shall be liable for it. I/We also undertake to keep you informed immediately in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees, agents / service providers, other SEBI registered intermediaries or any Indian or foreign governmental or statutory or judicial authorities / agencies, the tax / revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

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

For micro-investments only : I/We confirm that I/we do not have any other existing investment in the schemes of IDFC Mutual Fund which together with this proposed investment will result in aggregate investments exceeding Rs.50,000/- in a year.

For NRIs / PIOs / FPIs only : I / We confirm that I am / we are Non Residents Indians / Person(s) of Indian Origin / Foreign Portfolio Investors but not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada, and that I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account maintained in accordance with applicable RBI guidelines.

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

## Instructions for Completing the SIP Application Form

**A) Please read the SAI & SID carefully before signing the application form and tendering payment. The application form should be filled in block letters and in English only.**

- i. Applicant's name and address must be given in full (P. O. Box Address may not be sufficient. Investors residing overseas, please provide your Indian address).
- ii. All communication and payments shall be made to the first applicant or the Karta in case of HUF.
- iii. The subscription amounts can be tendered by cheque payable locally at any of the AMC offices or CAMS Investor Service Centres (ISC) which are designated Official Points of Acceptance of Transactions and crossed "A/c Payee only" favouring 'Name of the Scheme'.

**B) Regular and Direct Plans**

In compliance with SEBI circular no. CIR/IMD/DF/21/2012 the 'Direct Plans' have been introduced in all the eligible schemes of IDFC Mutual Fund along with the 'Surviving Plans', which have been renamed as 'Regular Plan', effective January 01, 2013 ("Effective Date").

The Direct Plan is only for investors who purchase/subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. All Plans / Options / Sub-Options offered under the Schemes ("Regular Plan") will also be available for subscription under the "Direct Plan". Thus, there shall be two Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.

Accordingly, investors subscribing under Direct Plan of XYZ Equity Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Equity Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case Distributor code is mentioned on the application form, the Distributor code will be ignored and no commission will be paid to the distributor

Switch of investments from Regular Plan (whether the investments were made before or after the Effective Date) to Direct Plan shall be subject to applicable exit load, if any. However, no exit load shall be levied in case of switches from Direct Plan to Regular Plan. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan.

**C) PAN details**

As per SEBI Circular No. MRD/DoP/Cir- 05/2007 dated April 27, 2007, it is now mandatory that Permanent Account Number (PAN) issued by the Income Tax Department would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction. Accordingly investors will be required to furnish a copy of PAN together with request for fresh purchases, additional purchases and Systematic Investment Plan (SIP). Application Forms without these information and documents will be considered incomplete and are liable to be rejected without any reference to the investors. The procedure implemented by the AMC and the decisions taken by the AMC in this regard shall be deemed final.

**D) Details for compliance with Anti Money Laundering (AML) regulations**

Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering and the Client Identification implementation procedures prescribed by AMFI interalia require the AMC to verify the records of identity and address(es) of investors. To ensure adherence to these requirements, investors are required to approach Points of Service (POS) (list of POS available on amfiindia.com) appointed by any of the KYC Registration Agency and submit documents for completion of appropriate KYC checks. The details for KYC compliance can also be downloaded from AMFI website, www.amfiindia.com or website of the mutual fund, www.idfcmf.com. The Mutual Fund website also prescribes the list of documents that can be submitted by investors to the POS to get their KYC checks completed.

It is mandatory for all investors (including joint holders, NRIs, POA holders and guardians in the case of minors) to furnish such documents and information as may be required to comply with the Know Your Customers (KYC) policies under the AML Laws. Applications without such documents and information may be rejected.

In terms of SEBI circulars dated April 27, 2007, April 03, 2008 and June 30, 2008 read with SEBI letter dated June 25, 2007, Permanent Account Number (PAN) would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, except (a) investors residing in the state of Sikkim; (b) Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) and (c) investors participating only in micro-pension. SEBI, in its subsequent letters dated June 19, 2009 and July 24, 2012 has conveyed that systematic investment plans (SIP) and lumpsum investments (both put together) per mutual fund up to Rs. 50,000/- per year per investor shall be exempted from the requirement of PAN. Accordingly, investments in IDFC Mutual Fund (including SIP investment where the aggregate of SIP installments in a rolling 12 months

period or in a financial year i.e April to March) of upto Rs 50,000/- per investor per year shall be exempt from the requirement of PAN. However, eligible Investors (including joint holders) should comply with the KYC requirement through registered KRA by submitting Photo Identification documents as proof of identification and the Proof of Address [self-attested by the investor / attested by the ARN Holder/AMFI distributor]. These exempted investors will have to quote the "PERN (PAN exempt KYC Ref No) in the application form. This exemption of PAN will be applicable only to investments by individuals (including NRIs but not PIOs), joint holders, Minors and Sole proprietary firms. PIOs, HUFs and other categories of investors will not be eligible for this exemption.

Thus, submission of PAN is mandatory for all other investors existing as well as prospective investors (except the ones mentioned above) (including all joint applicants/holders, guardians in case of minors, POA holders and NRIs but except for the categories mentioned above) for investing with mutual funds from this date. Investors are required to register their PAN with the Mutual Fund by providing the PAN card copy (along with the original for verification which will be returned across the counter). All investments without PAN (for all holders, including Guardians and POA holders) are liable to be rejected. Application Forms without quoting of PERN shall be considered incomplete and are liable to be rejected without any reference to the investors. The procedure implemented by the AMC and the decisions taken by the AMC in this regard shall be deemed final.

After completion of KYC compliance, investors need to approach KRA for Change of Address and not Registrar (CAMS). In respect of KYC compliant Folio, prospective Change of Address received along with transaction slip will not be processed by Registrar (CAMS). The AMC reserves the right to reject subscription requests in the absence of appropriate compliance with the AML Laws.

In line SEBI circular No. MIRD/Cir-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the following additional provisions are applicable effective December 1, 2012:

- 1) In case of an existing investor 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 cannot open a new folio with IDFC Mutual Fund with the erstwhile centralized KYC.
- 2) In case of an existing investor who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website 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 a onetime submission of documentation.
- 3) Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA or CAMS-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes of IDFC Mutual Fund i.e. not opened 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.
- 4) 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.
- 5) Further, investors investing under a SIP up to Rs. 50,000 per year i.e. the aggregate of installments in a rolling 12 month period ("Micro SIP"), are also required to comply with the above mentioned KYC procedure. However, they are exempt from the requirement of providing PAN as a proof of identification.

**Ultimate Beneficial Owner(s) :** As per the requirements of Anti-Money Laundering related laws and regulatory guidelines on client due diligence and identification of Beneficial Ownership, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) [UBO(s)]'. For the purpose of these guidelines, UBO means the natural person or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes those persons who exercise ultimate effective control over a legal person or arrangement. 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) (UBOs) by filling up the declaration form for 'Ultimate Beneficial Ownership'. Please contact the nearest Investor Service Centre (ISC) of IDFC Mutual Fund or visit our website www.idfcmf.com for the Declaration Form.

In case of any change in the KYC and / or beneficial ownership information, the investor should immediately intimate IDFC AMC / its Registrar / KRA, as may be applicable, about such changes.

## ACH Mandate Form for SIP (Form 2)

	UMRN <input style="width: 100%;" type="text" value="for official use"/>	Date <input style="width: 100%;" type="text" value="D D M M Y Y"/>																																
Tick (✓)	Sponsor Bank Code <input style="width: 100%;" type="text" value="for official use"/>	Utility Code <input style="width: 100%;" type="text" value="for official use"/>																																
CREATE <input checked="" type="checkbox"/>	I/We hereby authorize <b>IDFC Mutual Fund</b> to debit (tick ✓) <input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> CC <input type="checkbox"/> SB-NRE <input type="checkbox"/> SB-NRO <input type="checkbox"/> Other																																	
MODIFY <input checked="" type="checkbox"/>	Bank a/c number <input style="width: 100%;" type="text"/>																																	
CANCEL <input checked="" type="checkbox"/>	with Bank <input style="width: 100%;" type="text" value="Name of customers bank"/> IFSC <input style="width: 100%;" type="text"/> or MICR <input style="width: 100%;" type="text"/>																																	
an amount of Rupees <input style="width: 100%;" type="text"/> ₹ <input style="width: 100%;" type="text"/>																																		
FREQUENCY	<input checked="" type="checkbox"/> Mthly	DEBIT TYPE <input checked="" type="checkbox"/> Fixed Amount																																
Reference 1	<input style="width: 100%;" type="text" value="Folio No. / Application No."/>	Phone No. <input style="width: 100%;" type="text"/>																																
Reference 2	<input style="width: 100%;" type="text" value="Scheme Name"/>	Email ID <input style="width: 100%;" type="text"/>																																
<p style="text-align: center; margin: 0;"><b>PERIOD</b></p> <p>From <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center; width: 100px;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table></p> <p>To <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center; width: 100px;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table></p>	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y	1. <input style="width: 100%;" type="text" value="Signature"/>	2. <input style="width: 100%;" type="text" value="Signature"/>
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	2. <input style="width: 100%;" type="text" value="Name (Mandatory)"/>	3. <input style="width: 100%;" type="text" value="Name (Mandatory)"/>																																

This is to confirm that the declaration has been carefully read, understood & made by me/us

## Instructions for Completing the SIP Application Form (Contd.)

All investments in IDFC Mutual Fund need to comply with the PAN/PERN and KYC (including UBO) requirements as stated above, failing which the AMC/Trustee reserve the right to reject the application.

### E) Investment details and default options

- i. All Plans are available for investments by all categories of investors. (Subject to applicable conditions).
- ii. In case you wish to opt for multiple Plans / Options, please fill separate application forms.

### F) Applications under Power of Attorney

In case of an application under a Power of Attorney please submit a notarized copy of the Power of Attorney along with the application form. The Mutual Fund reserves the right to reject applications not accompanied by a Power of Attorney. Further, the Mutual Fund reserves the right to hold redemption proceeds in case the requisite documents are not submitted.

### G) Applications by Limited Company / Body Corporate / Registered Society / Trust/ Partnership Firm have to be submitted with required documents. (Please refer section "Q" for the applicable list of documents)

### H) Applications through Rupee Drafts / NRE / FCNR accounts

In case of FI / NRIs / Persons of Indian Origin applying on repatriation basis, payment may be made by Cheques drawn out of NRE / FCNR Accounts. In case of Indian Rupee Drafts purchased abroad or payments from FCNR / NRE accounts, a certificate from the Bank issuing the draft confirming the debit and / or foreign inward remittance certificate (FIRC) issued by investor's banker should also be enclosed. The Mutual Fund reserves the right to hold redemption proceeds in case the requisite details are not submitted.

### I) Bank details

Investors are requested to mention the bank account details where the redemption / dividend cheques should be drawn, since the same is mandatory as per the directives issued by SEBI.

Applications without this information will be deemed to be incomplete and are liable for rejection. The Mutual Fund reserves the right to hold redemption proceeds in case the requisite details are not submitted. Please attach a copy of the cancelled cheque.

### J) Systematic Investment Plan (SIP)

	IDFC-GSF-ST, IP, PF, IDFC-SSIF-IP, ST, MT, IDFC-ASBF, IDFC-DBF, IDFC-MMF-TP, IP, IDFC-USTF, IDFC-LF, IDFC-CEF, IDFC-EF, IDFC-IEF, IDFC-SEF, IDFC-MIP & IDFC-AA FoF (CP, MR, AP), IDFC IF	IDFC-PEF	IDFC-TA(ELSS)F IDFC-NF
Minimum Initial Investment in lumpsum to commence SIP	Rs. 1,000	Rs. 2,000	Rs. 500
Minimum installment amount	Rs. 1,000	Rs. 2,000	Rs. 500
Minimum tenure for SIP	6 months	6 months	6 months

i. If the fund fails to get the proceeds from three installments out of a series of installments submitted at the time of initiating a SIP (Subject to a minimum of six installments), the SIP is deemed as discontinued.

ii. Minimum six installments are required for SIP extension / renewal.

iii. Switch from Growth to Dividend Option or vice versa is not available for SIP investments.

iv. There should be a gap of one month between the first and subsequent installments.

v. In accordance with SEBI letter no MRD/DoP/PAN/PM/166999/2009 dated 19 June 2009 issued to Association of Mutual Funds in India (AMFI) and subsequent guidelines issued by AMFI vide its circular no 35P/MEM-COR/4/09-10 dated 14 July 2009 in this regard, only those SIPs up to Rs 50,000/- per year per investor i.e., aggregate of investments in a rolling 12-months period or in a financial year i.e. April to March would be classified as 'Micro SIP'.

vi. Investments in Mutual Funds (including SIP investments where the aggregate of SIP installments in a rolling 12 months period or in a financial year i.e April to March) of upto Rs. 50,000/- per investor per year shall be exempt from the requirement of PAN. They can submit any of the following Photo identification documents in lieu of PAN.

- (a) Voter Identity Card
- (b) Driving License
- (c) Government / Defense identification card
- (d) Passport

(e) Photo Ration Card

(f) Photo Debit Card (Credit card not included because it may not be backed up by a bank account).

(g) Employee ID cards issued by companies registered with Registrar of Companies.

(h) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament

(i) ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.

(j) Senior Citizen / Freedom Fighter ID card issued by Government.

(k) Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.

(l) Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).

(m) Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO.

### vii. SIP registration using NACH facility:

1) NACH facility is being offered to investors having Accounts with such Banks which are participating in NACH Platform;

2) For registration under NACH, Investors are required to submit registration form and documents atleast 31 days in advance, before the first SIP instalment date;

3) The investor agrees to abide by the terms and conditions of NACH facility of NPCI and Reserve Bank of India, as may be issued from time to time;

4) Requests for any changes/ cancellation in the NACH Bank Mandate request should be submitted atleast 31 days in advance and shall be subject to approval from Investors Bank;

5) For list of National Automated Clearing House (NACH) banks please visit [www.npci.org.co.in](http://www.npci.org.co.in);

6) Investor will not hold IDFC AMC/IDFC Trustee Company/IDFC Mutual Fund and its service providers responsible if the transaction is delayed, rejected or not effected by the Investor's Bank or if debited in advance or after the specific SIP date due to various reasons or for any bank charges debited by his banker in his account towards NACH Registration / Cancellation / Rejections;

7) IDFC AMC reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever;

8) IDFC AMC/IDFC Trustee Company shall not be responsible and liable for any damages/ compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the Auto Debit facility of NACH and takes full responsibility for the same;

9) IDFC AMC/ Trustees reserve the right to discontinue or modify the SIP facility at any time in future on a prospective basis or in case of rejection by the Investors Bank for any reasons;

10) IDFC AMC reserves the right to reject any application without assigning any reason thereof.

11) ACH mandate not adhering to the specified size of 8 inches \* 3.75 inches, is liable to be rejected.

### viii. SIP Frequency

Monthly : Any day of the month.

In case SIP day falls on non-business day, the SIP transaction shall be processed on the next business day.

### ix. In case of SIP transactions, the AMC shall terminate the transactions in the below mentioned cases

1. Three continuous failures on account of insufficient funds / payment stopped by investor.
2. Account closed or transferred by the investor.
3. Investors account description does not tally with the description maintained by R&TA/ Mutual Fund.
4. In case of specific court order.

### x. As per the revised guidelines on KYC procedures, investors investing in Micro SIP would have to undergo detailed KYC procedure as mentioned in Statement of Additional Information (SAI) including IPV and will have to submit additional documents as specified in addendum dated December 29, 2010.

In case the application for subscription does not comply with the above provisions, The AMC/ Trustees retain the sole and absolute discretion to reject/ not process such application and refund the subscription money and as such not be liable for any such rejection.

### K) Declaration and signatures

i. Signature can be in English or in any other Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under his / her official seal.

ii. In case of HUF, the Karta will sign on behalf of the HUF.

iii. Applications by minors should be signed by their guardian.

## Instructions for Completing the SIP Application Form (Contd.)

### L) General instructions

- i. List of Official Points of Acceptance is available on the website of the Mutual Fund. www.idfcmf.com
- ii. Any application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning any reason whatsoever.
- iii. Application forms along with Cheques can be submitted to the AMC office / Investor Service Centres which are Official Points of Acceptance of Transactions, listed in the application form or mailed to the Registrar's office at Chennai. Incomplete forms are liable to be rejected.
- iv. Only CTS 2010 Compliant Cheques will be accepted for clearing from 31st July 2013 as per the RBI guidelines. The word 'CTS 2010' should appear on the face of the cheque. Please check with your bank for details on issuance of CTS cheque books.
- v. In case the cheque is returned on account of whatever reasons the applicant would have to fill a new application form and submit the same along with a fresh cheque at the nearest Official Point of Acceptance of Transactions. The NAV that would be applicable would be the NAV as at the day of submission of the new application form subject to cut-off times of respective schemes.
- vi. The Fund may from time to time commence/ discontinue Direct Credit arrangements with various banks for a direct credit of redemptions / Dividends. Investors would not have to submit a separate consent letter to avail of this service. The AMC would commence this operation based on the bank mandate details forwarded by the Investor.
- vii. The ECS credit Facility is for dividend purpose only and is available at select centres. Please attach a photocopy of a cheque or a blank cheque of your bank duly cancelled for ensuring accuracy of the bank's name, branch and code number.
- viii. Applications rejected by AMC/CAMS ISC post time stamping cannot be represented.
- ix. Kindly ensure you update the Bank Mandate for redemption payout correctly. IDFC will not be responsible for any delay or wrong credit due to the incorrect information.

- x. Any communication/ dispatch of redemption /dividend proceeds, account statements etc. to the unitholders would be made by the Registrar/AMC in such a manner as they may consider appropriate in line with reasonable standards of servicing. Dividend/ Redemption proceeds may also be credited to the Unitholder's bank accounts electronically. In case the Unitholders require se to be sent by cheque/ draft using postal /courier service, the unitholders shall provide appropriate instructions for the same to the AMC/Registrar.  
these to be sent by cheque/ draft using postal/courier service, the unitholders shall provide appropriate instructions for the same to the AMC/Registrar.
- xi. Subscription cheque should be locally payable and drawn in favour of the scheme in which the investment is intended to be made. For example For investment in to IDFC Nifty Fund, the cheque should be drawn in favour of "IDFC Nifty Fund".

### M) List of Schemes.

IDFC Premier Equity Fund (IDFC-PEF), IDFC Classic Equity Fund (IDFC-CEF), IDFC Imperial Equity Fund (IDFC-IEF), IDFC Arbitrage Fund (IDFC-AF), IDFC Arbitrage Plus Fund (IDFC-APF), IDFC Equity Fund (IDFC-EF), IDFC Sterling Equity Fund (IDFC-SEF), IDFC All Seasons Bond Fund (IDFC-ASBF), IDFC Tax Advantage (ELSS) Fund (IDFC-TA(ELSS)F), IDFC Super Saver Income Fund - Investment Plan (IDFC-SIF-IP), IDFC Super Saver Income Fund - Medium Term Plan (IDFC-SSIF-MT), IDFC Super Saver Income Fund - Short Term Plan (IDFC-SSIF-ST), IDFC Monthly Income Plan (IDFC-MIP), IDFC Dynamic Bond Fund (IDFC-DBF), IDFC Cash Fund (IDFC-CF), IDFC Ultra Short Term Fund (IDFC-USTF), IDFC Liquid Fund (IDFC-LF), IDFC Money Manager Fund - Investment Plan (IDFC-MMF-IP), IDFC Money Manager Fund - Treasury Plan (IDFC-MMF-TP), IDFC Government Securities Fund - Investment Plan (IDFC-GSF-IP), IDFC Government Securities Fund - Short Term Plan (IDFC-GSF-ST), IDFC Government Securities Fund - Provident Fund Plan (IDFC-GSF-PF), IDFC Asset Allocation Fund of Funds - Conservative Plan (IDFC-AAF-CP), IDFC Asset Allocation Fund of Funds - Moderate Plan (IDFC-AAF-MP), IDFC Asset Allocation Fund of Funds - Aggressive Plan (IDFC-AAF-AP), IDFC Nifty Fund (IDFC-NF), IDFC Infrastructure Fund (IDFC-IF), IDFC Banking Debt Fund (IDFC-BDF).

### N) List of documents to be submitted with the application form:

Document submitted Kindly (✓)	Sr. No.	Documents	Individuals	Companies	Trusts	Societies	Partnership Firm	NRIs	Investments through POA
	1	Resolution / Authorisation to invest		✓	✓	✓	✓		
	2	List of Authorised Signatories with Specimen Signature(s)		✓	✓	✓	✓		✓
	3	Memorandum & Articles of Association		✓					
	4	Trust Deed			✓				
	5	Bye-Laws				✓			
	6	Partnership Deed					✓		
	7	Notarised Power of Attorney							✓
	8	Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c where applicable						✓	
	9	PAN/PERN Proof (not required for existing investors)	✓	✓	✓	✓	✓	✓	✓
	10	KYC acknowledgment letter	✓	✓	✓	✓	✓	✓	✓
	11	Copy of cancelled Cheque	✓	✓	✓	✓	✓	✓	✓
	12	UBO Form		✓	✓	✓	✓	✓	

**Note:** Financial Institutional Investors (FIIs) should submit the Certificate of Registration (CR), Constitution Document, Resolution and Banker's Certificate / Authorized Signatory List (ASL) along with the Application Form. All documents in 1 to 6 above should be originals or true copies certified by the Director / Trustee / Company Secretary / Authorized Signatory / Notary Public / Partner as applicable. Originals will be handed over after verification.

- O)** AMC will bear Demand Draft charges, only for Equity Schemes, except Fund of Fund and Nifty Fund, in locations where CAMS / AMC offices are not present.

Amount of Investment :Rs. 10,000/- Actual, subject to maximum Rs. 50/-  
Above Rs. 10,000/-, Rs. 3/- per 1,000/-, subject to maximum of Rs. 10,000/-

- P)** "On Behalf of Minor" Accounts:
- a) The minor shall be the first and the sole holder in the folio.
  - b) Guardian, being a natural guardian (i.e. father or mother) or a court appointed legal guardian should submit requisite documentary evidence to AMC/Registrar of fund to ascertain relationship/status of guardian.
  - c) Date of birth of the minor along with supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE, Passport, PAN card etc., or other prescribed documents) should be provided while opening the folio.
  - d) The minor cannot nominate any one on his / her investment.

- Q)** **Transaction Charges : As per the SEBI circular No Cir / IMD / DF / 13/ 2011 dated 22nd August 2011 transaction charges shall be applicable for purchase / Subscription receive from investors through distributor, who have opted to received transaction charges as detailed below:**

1. For existing investors in a Mutual Fund, the distributor may be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- and above.
2. As an incentive to attract new investors, the distributor may be paid Rs. 150/- as transaction charge for a first time investor in Mutual Funds.
3. The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested.
4. There shall be no transaction charge on subscription below Rs. 10,000/-.
5. In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 installments.

- R)** AMC will follow the concept of cooling period as enumerated in AMFI circular number 135/BP/17/10-11 dated October 22, 2010, whenever any change of bank mandate request is received / processed few days prior to submission of a redemption request or on the same day as a standalone change request.  
The entire activity of verification of cooling period cases and release of redemption payment shall be carried out within the period of 10 working days from the date of redemption. This is in accordance with sub clause (c) of Regulation 53 of the Securities and Exchange Board of India (Mutual Fund) regulations, 1996 and SEBI circular no. SEBI/MFD/CIR/2/266/2000 dated 19th May 2000.

In case a redemption request is received before the change of bank details has been validated and registered, the redemption request would be processed to the currently registered (old) bank account.

- S)** The request for updation of bank accounts in the folio should be submitted either through the Multiple Bank Account Registration Form or a standalone separate Change of Bank Mandate form only.

Any one of the following documents in Original or copy attested by bankers should accompany the change request form. Cancelled cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque **OR** a Self attested bank statement **OR** self-attested copy of the Bank passbook with current entries (not older than 3 months) **OR** Bank Letter duly signed by branch manager/authorized personnel **AND**

Cancelled cheque of the existing (old) bank mandate with first unit holder name and bank account number printed on the face of the cheque **OR** original bank account statement / Pass book **OR** original letter issued by the bank on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch Manager **OR** in case such bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of said account.

- T)** **Employee Unique Identification Number (EUIDN) :** Pursuant to SEBI guidelines, investor(s) have the provision in the application form to specify the unique identity number ("EUIDN") of the employee/relationship manager/sales person ("RM") of the distributor interacting with the investor(s) for the sale of mutual fund products, along with the AMFI Registration Number ("ARN") of the mutual fund distributor. AMFI has allotted EUIDN to all the RM's of AMFI registered mutual fund distributors. Investors are required to specify the valid ARN of the distributor (including sub-broker where applicable), and the valid EUIDN of the distributor's/sub-broker's RM in the application form in the place provided for it. This will assist in handling the complaints of mis-selling, if any, even if the RM on whose advice the transaction was executed leaves the employment of the distributor.

- U)** **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.

- V)** **Country of Tax Residence and Tax ID number:** 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 any information provided change in the future, please ensure you advise us of the changes promptly. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number.