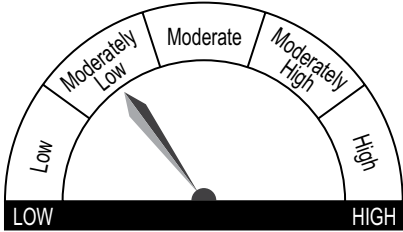


# KEY INFORMATION MEMORANDUM & FORMS

## DHFL Pramerica Arbitrage Fund

(An Open Ended Equity Scheme)

This product is suitable for investors who are seeking\*

<ul style="list-style-type: none"> <li>Income over short term</li> <li>Income through arbitrage opportunities between the equity spot and equity derivatives market and arbitrage opportunities within the equity derivatives segment</li> <li>Degree of risk – <b>MODERATELY LOW</b></li> </ul>	 <p>Investors understand that their principal will be at moderately low risk</p>
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\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

### Offer of Units at NAV based prices during Ongoing Offer

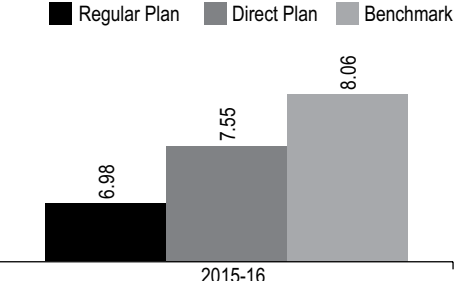
<p><b>Name of the Mutual Fund</b></p> <p><b>DHFL Pramerica Mutual Fund</b> (erstwhile Pramerica Mutual Fund) 2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030. Tel. +91-22-61593000 • Fax +91-22-61593100. Website : www.dhflpramericamf.com</p>	<p><b>Investment manager</b></p> <p><b>DHFL Pramerica Asset Managers Private Limited</b> (Erstwhile Pramerica Asset Managers Private Limited) 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030.</p>
<p><b>Sponsor</b></p> <p><b>Prudential Financial, Inc. (U. S. A.)*</b> 751, Broad Street Newark, New Jersey 07102 (*Prudential Financial, Inc. of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.)</p> <p><b>Dewan Housing Finance Corporation Limited.</b> 2nd Floor, Warden House, Sir P. M. Road, Fort, Mumbai- 400001</p>	<p><b>Custodian</b></p> <p><b>Standard Chartered Bank</b> Crescenzo, 3A Floor, C-38/39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051.</p>
<p><b>Trustee</b></p> <p><b>DHFL Pramerica Trustees Private Limited</b> (Erstwhile Pramerica Trustees Private Limited) 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030.</p>	<p><b>Registrar</b></p> <p><b>Karvy Computershare Private Limited</b> Unit - DHFL Pramerica Mutual Fund, Karvy Selenium Tower B, Plot No 31 &amp; 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 008.</p>

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.dhflpramericamf.com](http://www.dhflpramericamf.com). The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certificated the accuracy or adequacy of this KIM.**

This KIM is dated May 31, 2016.

## KEY SCHEME FEATURES

<b>Scheme Name</b>	<b>DHFL PRAMERICA ARBITRAGE FUND (earlier known as DWS Arbitrage Fund)</b>																
<b>Investment Objective</b>	<p>The investment objective of the Scheme is to generate income by investing in arbitrage opportunities that potentially exist between the cash and derivatives market as well as within the derivatives segment of the market. Investments may also be made in debt &amp; money market instruments.</p> <p>There can be no assurance or guarantee that the investment objective of the Scheme will be realized.</p>																
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile**</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments including Index and stock derivatives#</td> <td>65%</td> <td>100%</td> <td>High</td> </tr> <tr> <td>Debt and Money Market instruments</td> <td>0%</td> <td>35%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>In the event of adequate arbitrage opportunities not being available in the equity and derivative markets, then 100% of the portfolio will be invested in short term debt and money market instruments.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors for more details.</p> <p>As per Regulation 2(o) of SEBI (MF) Regulations, 1996, "money market instruments" includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p>The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time.</p> <p># The scheme may also invest in derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNP/Cir-29/2005 dated September 14, 2005 and SEBI Circular No. DNP/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use fixed income derivative instruments, subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time, including for the purpose of hedging and portfolio balancing, based on the opportunities available.</p> <p>The cumulative gross exposure through debt, money market instruments and derivative positions shall not exceed 100% of the net assets of the Scheme. The Scheme will not have a leveraged position in derivatives. The Scheme will not invest in securitized debt and foreign securities. The Scheme will not participate in Repo in corporate debt securities and Credit Default Swap. The Scheme will not invest in scrip lending. The Scheme will not invest in equity linked debentures. The scheme will not engaged in short selling of securities.</p> <p>It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders.</p> <p>In the event of the asset allocation falling outside the range as indicated above, rebalancing will be called for by the Investment Manager within 30 days. Where the portfolio is not rebalanced within 30 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p> <p>Any alteration in the Investment Pattern will be for a short term on defensive considerations; the intention being at all times to protect the interests of the Unit Holders. The rebalancing provision as mentioned above will also be applicable when the portfolio is invested for defensive consideration.</p> <p>The scheme may also hold cash from time to time.</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile**	Minimum	Maximum	Equity and Equity related instruments including Index and stock derivatives#	65%	100%	High	Debt and Money Market instruments	0%	35%	Low to Medium
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<b>Risk Profile of the scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Please refer to the SID for Scheme Specific Risk Factors.</p>																
<b>Investment Strategy</b>	<p>The fund would have an actively managed portfolio. A combination of the top down and bottom up approach will be used to invest in equity and equity related instruments. Investments will be pursued in selected sectors based on the investment team's analysis of business cycles, regulatory reforms, competitive advantage etc. Selective stock picking will be done from these sectors.</p> <p>The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets.</p> <p>The equity and derivative markets have experienced enormous growth in India in the last few years. The market is not always efficient and mispricing between the derivative market and the underlying cash market occurs on many trading days. Arbitrage techniques attempt exploit various forms of imperfection in the underlying equity and derivatives market. However, when such opportunities are not available, the scheme may invest in short term debt securities or money market instruments.</p> <p>The arbitrage strategies the Fund may adopt could include:</p> <ol style="list-style-type: none"> <li>1. Index / Stock spot - Index / Stock Futures</li> <li>2. Cash Futures Arbitrage Strategy</li> <li>3. Corporate Action / Event Driven Strategies</li> </ol> <p>Please refer to SID for more details.</p>																
<b>Plans &amp; Options</b>	<p>The Scheme offers two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p>																

	<p>The following shall be the treatment of applications under "Direct" / "Regular" Plans:</p> <table border="1" data-bbox="379 129 1493 568"> <thead> <tr> <th>Scenario</th> <th>Distributor Code (ARN Code) mentioned by the Investor</th> <th>Plan mentioned by the Investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>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.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option.</p> <p>Dividend Option has the following two facilities:</p> <ol style="list-style-type: none"> <li>Dividend Payout facility;</li> <li>Dividend Reinvestment facility;</li> </ol> <p><b>Dividend Frequency - Payout:</b> Regular, Monthly, Quarterly and Annual</p> <p><b>Dividend Frequency - Reinvestment:</b> Regular, Monthly, Quarterly and Annual</p> <p><b>Default Option:</b> Growth</p> <p><b>Default Dividend Sub-Option:</b> Dividend Payout Plan</p> <p><b>Default Dividend Frequency:</b> Regular</p> <p>(If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)</p>	Scenario	Distributor Code (ARN 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	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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<p><b>Minimum Amount for Purchase / Additional Purchase / Redemption</b></p>	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re.1/- thereafter.</p> <p><b>Additional Purchase</b> – Minimum of Rs. 1000/- and in multiples of Re.1/- thereafter or 100 units</p> <p><b>Repurchase / Redemption Amount</b> – Minimum of Rs. 100/- and in multiples of Re.1/- thereafter or 0.1 unit or account balance whichever is lower.</p>																																				
<p><b>Benchmark</b></p>	<p>CRISIL Liquid Fund Index</p>																																				
<p><b>Name of the Fund Manager and Tenure in managing the scheme</b></p>	<p>Mr. Akash Singhania &amp; Mr. Utkarsh Katkoria (For the Equity Component) and Mr. Kumaresh Ramakrishnan (For the Debt Component)</p> <p>Mr. Akash Singhania (Equity portion) is managing the scheme for more than 1.5 years. This includes the tenure of more than 2 months with DHFL Pramerica Asset Managers Pvt. Ltd. and rest with Deutsche Asset Management (India) Pvt. Ltd. (DB AMC), when the Scheme was under the management of DB AMC.</p> <p>Mr. Utkarsh Katkoria (Equity portion) is managing the scheme for more than 2 months.</p> <p>Mr. Kumaresh Ramakrishnan (Debt portion) is managing the scheme for more than 1.5 years. This includes the tenure of more than 2 months with DHFL Pramerica Asset Managers Pvt. Ltd. and rest with Deutsche Asset Management (India) Pvt. Ltd. (DB AMC), when the Scheme was under the management of DB AMC.</p>																																				
<p><b>Name of the Trustee Company</b></p>	<p>DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)</p>																																				
<p><b>Performance of the Scheme as on 29th April, 2016</b></p>	<table border="1" data-bbox="379 1630 1002 1814"> <thead> <tr> <th>Compounded Annualised Returns<sup>^^</sup></th> <th>Regular Plan Returns<sup>^</sup> (%)</th> <th>Direct Plan Returns<sup>^</sup> (%)</th> <th>Benchmark Returns<sup>#</sup> (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>6.80</td> <td>7.37</td> <td>7.97</td> </tr> <tr> <td>Since Inception</td> <td>7.57</td> <td>8.15</td> <td>8.30</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.</p> <p><sup>^</sup> Returns are calculated on Growth Option NAV.</p> <p><sup>^^</sup> Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.</p> <p><sup>#</sup> CRISIL Liquid Fund Index</p> <p>Inception Date: Regular Plan: August 27, 2014, Direct Plan: August 27, 2014</p> <div data-bbox="1018 1630 1493 2096"> <p><b>Absolute Returns for each Financial Year</b></p>  <p>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</p> </div>	Compounded Annualised Returns <sup>^^</sup>	Regular Plan Returns <sup>^</sup> (%)	Direct Plan Returns <sup>^</sup> (%)	Benchmark Returns <sup>#</sup> (%)	Last 1 Year	6.80	7.37	7.97	Since Inception	7.57	8.15	8.30																								
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Portfolio of the Scheme as on 29th April, 2016	<b>Top 10 holdings of the Scheme</b>		<b>Industry Classification (%) as per AMFI</b>	
	<b>Issuer</b>	<b>% to Net Assets</b>	Consumer Non Durables	11.98
	HDFC Bank Limited	9.96	Banks	9.96
	Reliance Industries Limited	8.71	Petroleum Products	8.71
	ITC Limited	8.48	Pharmaceuticals	8.33
	Sun Pharmaceuticals Industries Limited	8.33	Finance	7.88
	Housing Development Finance Corporation Limited	7.88	Software	7.15
	Tata Consultancy Services Limited	7.15	Ferrous Metals	5.71
	JSW Steel Limited	5.71	Cement	4.69
	Grasim Industries Limited	4.69	Media & Entertainment	1.54
	Hindustan Unilever Limited	3.5		
	Zee Entertainment Enterprises Limited	1.54		
Please visit <a href="http://www.dhflpramericamf.com/statutory-disclosure/financials">www.dhflpramericamf.com/statutory-disclosure/financials</a> for complete details and latest monthly portfolio holding of the Scheme.				
The above details do not include cash and cash equivalents, fixed deposits and / or exposure in derivatives instruments, if any.				
<b>Portfolio turnover ratio of the Scheme: 17.29</b>				
<b>Expenses of the Scheme Load Structure</b>	<p><b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</p> <p><b>Exit Load:</b> 0.50% if redeemed / switched-out on or before 30 days from the date of allotment and Nil if redeemed /switched-out after 30 days from the date of allotment of units.</p> <p>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</p> <p>In case of SIP/STP/SWP/Switch, the exit load will be charged as per the prevailing structure for regular / lump sum investments in the Scheme.</p>			
<b>Actual Expenses for the previous financial year</b>	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan: 1.04% Direct Plan: 0.52%</b></p>			
<b>Dividend Policy</b>	Under the dividend option, the Trustee will endeavor to declare dividend subject to availability of distributable surplus calculated in accordance with the Regulations. It must be clearly understood that there is neither any assurance to the Unit holders that the Dividend will be paid regularly, nor any assurance as to the rate of Dividend. On payment of dividend, the NAV of the units under Dividend option will fall to the extent of the dividend payout and Dividend Distribution Tax u/s. 115R of the Income Tax Act, 1961 and applicable statutory levies, if any.			
<b>Waiver of Load for Direct Applications</b>	In terms of SEBI circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 there is no Entry Load for all mutual fund schemes.			
<b>Tax treatment for the Unitholders</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.			
<b>Daily NAV Publication</b>	Net Asset Value (NAV) of the Scheme(s) will be calculated and disclosed at the close of every Business Day to the Press, News Agencies and Association of Mutual Funds in India (AMFI). The AMC shall publish the NAVs on its Website and of the AMFI ( <a href="http://www.amfindia.com">www.amfindia.com</a> ) and at least in two daily newspapers for every Business Day before 9 pm.			
<b>For Investor Grievances please contact</b>	<p><b>Name and Address of Registrar</b>  <b>Karvy Computershare Private Limited</b>  Karvy Selenium Tower B, Plot No 31 &amp; 32, Gachibowli Financial District, Nana Kramagoda, Serilingampally, Hyderabad - 500 008.</p>	<p><b>Name, address, telephone number, fax number, e-mail i.d. of DHFL Pramerica Mutual Fund</b>  Mr. Murali Ramasubramanian,  Investor Relations Officer  DHFL Pramerica Asset Managers Pvt. Ltd.  2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030.  Tel: 91 22 6159 3000 Fax: 91 22 6159 3000  Email Id: <a href="mailto:customercare@dhflpramericamf.in">customercare@dhflpramericamf.in</a></p>		
<b>Unitholders' Information</b>	<p><b>Accounts Statements:</b></p> <p>The unit holders whose valid application for subscription has been accepted by the Fund, a communication specifying the number of units allotted, in the form of an email and/or SMS at the registered email address and/or mobile number, shall be sent within 5 business days from the date of receipt of transaction request or closure of the initial subscription list. In case of applications for subscription of Units of the Scheme in demat mode, the Units allotted will be credited to the DP account of the Unit holder.</p> <p>Thereafter, a Common Account Statement ('CAS') shall be issued which shall enable a single consolidated view of all the investments of an investor in mutual funds and securities held in demat form with the Depositories. CAS shall contain details relating to all the transactions carried out by the investors across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.</p>			

	<p>The following shall be applicable with respect to CAS, for unit holders having a Demat Account:-</p> <ul style="list-style-type: none"> <li>Investors having mutual funds investments and holding securities in Demat account shall receive a CAS from the Depository; CAS shall be issued on the basis of PAN. In case of multipleholding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. If there is any transaction in any of the Demat accounts or in any of the mutual fund folios of the investor, depositories shall send the CAS within ten days from the month end. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. Investors will have an option not to receive CAS through the Depository. Investors who do not wish to receive CAS through the Depository can indicate their negative consent to the Depository and such Investors will receive CAS from AMC / the Fund. Unit holders who do not have Demat account shall be issued the CAS for each calendar month on or before 10th of the immediately succeeding month in whose folio(s) transaction(s) has/have taken place during the month by physical form or email (wherever the investors have provided the email address). For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN.</li> </ul> <p><b>Annual Financial Results:</b> The Scheme wise annual report or an abridged summary thereof shall be mailed to all Unit holders not later than 4 months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year).</p> <p><b>Portfolio:</b> The AMC shall disclose details of the portfolio of the Scheme on a monthly basis on its website on or before the tenth day of the succeeding month in the prescribed format. Further, as prescribed under the SEBI (Mutual Funds) Regulations, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 &amp; September 30) or mailed to the Unit holders.</p>									
<b>Recurring expenses</b>	<table border="1"> <tr> <td>On the first Rs. 100 crore of the daily net assets</td> <td>2.50%</td> </tr> <tr> <td>On the next Rs. 300 crore of the daily net assets</td> <td>2.25%</td> </tr> <tr> <td>On the next Rs. 300 crore of the daily net assets</td> <td>2.00%</td> </tr> <tr> <td>On the balance</td> <td>1.75%</td> </tr> </table>	On the first Rs. 100 crore of the daily net assets	2.50%	On the next Rs. 300 crore of the daily net assets	2.25%	On the next Rs. 300 crore of the daily net assets	2.00%	On the balance	1.75%	
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<b>Recurring expenses</b>	<p><b>Additional Recurring expenses :</b></p> <p>In addition to the annual recurring expenses stated above, the following costs or expenses may be charged to the Scheme:-</p> <ol style="list-style-type: none"> <li>Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.</li> <li>Expenses not exceeding 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the Board from time to time are at least (i) 30 per cent of gross new inflows in the scheme or (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher.</li> <li>Additional expenses not exceeding 0.20 per cent of daily net assets of the scheme, towards the investment and advisory fees or various other permissible expenses;</li> <li>Service tax on investment and advisory fees.</li> </ol> <p>Please refer to Scheme Information Document (SID) of the Scheme for more details.</p>									
<b>Transaction Charges</b>	<p>In terms of SEBI circular, Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid to transaction charges for purchase transactions (provided the distributor has Opted-In for this charge cum facility) Please note that the distributor shall have the option to opt in or opt out based on the type of the product):-</p> <ul style="list-style-type: none"> <li>Rs. 100/- per subscription of Rs. 10,000/- and above in respect of existing unitholders; and</li> <li>Rs. 150/- for subscription of Rs. 10,000/- and above in respect of a 'First Time Mutual Fund Investor (across all mutual funds).</li> </ul> <p>The transaction charge shall be deducted from the subscription amount and paid to the distributor and the balance amount (net of transaction charges) shall be invested. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned the Account Statement issued by the Mutual Fund. Distributors may choose to opt out of charging the transaction charge.</p> <p>In case of investments through SIP, the transaction charges as above shall be deducted only if the total commitment (i.e. amount per SIP installment X no. of installments) amounts to Rs. 10,000/- or more, in 4 (four) installments, commencing from the 2nd installment to 5th installment.</p> <p>Transaction charges shall not be deducted/applicable for:</p> <ol style="list-style-type: none"> <li>purchases /subscriptions for an amount less than Rs. 10,000/-;</li> <li>transactions other than purchases/subscriptions relating to new inflows such as Switch/STP/DTP and redemption (including SWP) transactions.</li> <li>purchases/subscriptions made directly with the Mutual Fund without any ARN code (i.e. not routed through any distributor/agent);</li> <li>transactions carried out through the stock exchange platform.</li> </ol> <p>Upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.</p>									
<b>Applicable NAV (after the scheme opens for repurchase and sale)</b>	<p><b>a. Subscription / Redemption / Switch – in / Switch-out with the Fund for below Rs. 2 lakhs :</b></p> <table border="1"> <thead> <tr> <th>Time of receipt of application along with a local cheque or a demand draft payable at par at the place of submission of the application</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>Applications received upto cut-off time of 3.00 p.m. on a Business Day</td> <td>The closing NAV of the same Business Day</td> </tr> <tr> <td>Applications received after cut-off time of 3.00 p.m. on a Business Day</td> <td>The closing NAV of the next Business Day</td> </tr> </tbody> </table>		Time of receipt of application along with a local cheque or a demand draft payable at par at the place of submission of the application	Applicable NAV	Applications received upto cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the same Business Day	Applications received after cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the next Business Day		
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Applications received after cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the next Business Day									

	<b>b. Purchases including Switch-ins for Rs. 2 lakhs and above:</b>								
	<table border="1"> <thead> <tr> <th>Time of Receipt of Application / Time of Credit of funds in the Scheme</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>Applications received upto cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are available for utilisation on the same day before the cut-off time of 3.00 p.m.</td> <td>The closing NAV of the day of receipt of application</td> </tr> <tr> <td>Applications received after cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme after the cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are available for utilisation after the cut-off time of 3.00 p.m.</td> <td>The closing NAV of the next Business Day</td> </tr> <tr> <td>Irrespective of the time of receipt of the application, where the funds for the entire amount of subscription/ purchase/switch-in are not credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are not available for utilisation before the cut-off time of 3.00 p.m.</td> <td>The closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time i.e. 3.00 p.m.</td> </tr> </tbody> </table>	Time of Receipt of Application / Time of Credit of funds in the Scheme	Applicable NAV	Applications received upto cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are available for utilisation on the same day before the cut-off time of 3.00 p.m.	The closing NAV of the day of receipt of application	Applications received after cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme after the cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are available for utilisation after the cut-off time of 3.00 p.m.	The closing NAV of the next Business Day	Irrespective of the time of receipt of the application, where the funds for the entire amount of subscription/ purchase/switch-in are not credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are not available for utilisation before the cut-off time of 3.00 p.m.	The closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time i.e. 3.00 p.m.
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<p>Note:</p> <ul style="list-style-type: none"> <li>For purchase transactions, the time of credit into the Scheme's account will only be considered, irrespective of the time of debit to the investor's bank account.</li> <li>Where the application is received on a non-Business Day, it will be treated as if received on next the Business Day.</li> <li>In case the Mutual Fund receives multiple applications for less than Rs. 2 lakhs from the same investor for same type of transaction (i.e. subscription or switchin) before the cut-off time, the aggregate value of which is equal to or greater than Rs. 2 lakhs, such multiple applications may be (at the discretion of the AMC) be treated as a single transaction and liable to be processed accordingly at NAV applicable for transaction amounting of Rs. 2 lakhs and above.</li> </ul>									
<b>c. Re-purchase / Redemption including switch –outs:</b>									
<table border="1"> <thead> <tr> <th>Time of receipt of redemption application</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>Applications received upto cut-off time of 3.00 p.m. on a Business Day</td> <td>The closing NAV of the same Business Day</td> </tr> <tr> <td>Applications received after cut-off time of 3.00 p.m. on a Business Day</td> <td>The closing NAV of the next Business Day</td> </tr> </tbody> </table>	Time of receipt of redemption application	Applicable NAV	Applications received upto cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the same Business Day	Applications received after cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the next Business Day			
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Applications received after cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the next Business Day								
	All physical applications will be time stamped in accordance with the SEBI guidelines.								
	<b>d. Switch Transactions</b>								
	Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the 'Switch out' scheme and the 'Switch in' scheme. Application for 'Switch in' shall be treated as purchase application and the Applicable NAV based on the cut off time for purchase shall be applied. Application for Switch out shall be treated as redemption application and the Applicable NAV based on the cut off time for redemption shall be applied.								
<b>Despatch of Redemption Proceeds</b>	The redemption proceeds shall be despatched to the unit holders within 10 business days from the date of receipt of redemption application, complete / in good order in all respects.								

## COMPARISON WITH THE EXISTING SCHEMES, NUMBER OF FOLIOS AND ASSETS UNDER MANAGEMENT (AUM)

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios	
		as on 30.04.2016					
DHFL Pramerica Large Cap Fund (DPLCF) (An Open Ended Equity Scheme)	The objective of DPLCF is to generate long-term capital growth from a diversified portfolio of equity and equity related securities.	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		162.56	16640	
			<b>Minimum</b>	<b>Maximum</b>			
		Equities & Equity related securities	80%	100%			Medium to High
		Debt Securities & Money Market Instruments (including cash and money at call)	0%	20%			Low to Medium
		<p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</p> <p>The Scheme will not invest in foreign securitised debt.</p> <p>If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 10% of the corpus of the plan and if the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 10% of the assets of the Scheme. The Investment Manager may review the above pattern of investments based on views on the equity markets and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objective of the Scheme. Investors may note that securities that</p>					

		provide higher returns typically display higher volatility. Accordingly, the investment portfolio of the Scheme would reflect moderate to high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments. The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines and the exposure to derivatives shall be restricted to 50% of the net assets of the Scheme.		
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**Differentiation:** The corpus of the DPLCF will be invested primarily in equity and equity related securities. The Scheme may invest its corpus in debt and money market instruments, to manage its liquidity requirements.

The Investment objective is to generate long term capital growth from a diversified portfolio of equity and equity related securities of companies registered in, and / or listed on a regulated market of India. The Scheme will invest in companies across a range of market capitalisations with a preference for medium and large companies.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios
					as on 30.04.2016	
DHFL Pramerica Diversified Equity Fund (DPDEF) An Open Ended Equity Scheme	To generate income & capital appreciation by predominantly investing in an actively managed diversified portfolio of equity & equity related instruments including derivatives.  However, there is no assurance that the investment objective shall be realized.	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		98.77	5138
			<b>Minimum</b>	<b>Maximum</b>		
		Equity & Equity Related Instruments	65%	100%		
		Cash, Money Market, Debt Securities, Liquid & Debt schemes of DHFL Pramerica Mutual Fund	0%	35%		
<p>The Scheme does not intend to invest in overseas/foreign securities, securitized debt, derivatives in fixed income instruments and repos/ reverse repos in corporate bonds.</p> <p>The Maximum exposure to derivatives shall not exceed 50% of net assets of the scheme.</p> <p>The Maximum exposure to Liquid &amp; Debt schemes of DHFL Pramerica Mutual Fund shall not exceed 10% of net assets of the scheme and the AMC would not charge any investment management fees on such investments.</p>						

**Differentiation:** DHFL Pramerica Diversified Equity Fund, an open ended equity scheme, which predominantly invests in a diversified portfolio of equity & equity related instruments without any restrictions towards sectors and market capitalizations.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios
					as on 30.04.2016	
DHFL Pramerica Midcap Opportunities Fund (DPMOF) (An Open Ended Equity Scheme)	The primary objective of the Scheme is to achieve long-term capital appreciation by predominantly investing in equity & equity related instruments of mid cap companies.  However, there is no assurance that the investment objective shall be realized.	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		156.12	7957
			<b>Minimum</b>	<b>Maximum</b>		
		Equity & Equity Related Instruments of Mid Cap Companies	65%	100%		
		Equity & Equity Related Instruments of Large Cap and Small Cap Companies	0%	35%		
		Cash, Money Market, Debt Securities, Liquid & Debt schemes of DHFL Pramerica Mutual Fund	0%	35%		
<p>Mid Cap stocks: Midcap stocks are defined as stocks within the market cap range of the benchmark index (Nifty Midcap 100) of the Scheme and which may or may not be a constituent of the benchmark Index. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria.</p> <p>Small Cap stocks: Small Cap stocks are defined as stocks with market cap lower than the lowest market cap of the stock in the benchmark index (Nifty Midcap 100) of the Scheme. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria.</p> <p>Large Cap stocks: Large Cap stocks are defined as stocks with market cap higher than the highest market cap of the stock in the benchmark index (Nifty Midcap 100) of the Scheme. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria.</p>						

		<p>This market capitalisation range for Small Cap, Mid Cap and Large Cap stocks will be so determined taking as at the end of every calendar quarter and will be applicable for all investment decisions made during the following calendar quarter.</p> <p>The Scheme does not intend to invest in overseas/foreign securities, securitized debt, usance bills and repos/ reverse repos in corporate bonds.</p> <p>The Maximum exposure to derivatives shall not exceed 50% of net assets of the scheme. The Maximum exposure to Liquid &amp; Debt schemes of DHFL Pramerica Mutual Fund shall not exceed 10% of net assets of the scheme.</p>		
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**Differentiation:** DHFL Pramerica Midcap Opportunities Fund and Open ended Equity Scheme, which predominantly invest in a diversified portfolio of equity & equity related instruments of mid cap companies.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios												
		as on 30.04.2016																
DHFL Pramerica Tax Savings Fund (DPTSF) (An Open Ended Equity Linked Savings Scheme with a lock-in period of 3 years)	The primary objective of the Scheme is to generate long-term capital appreciation by predominantly investing in equity & equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time.	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity &amp; Equity Related Instruments</td> <td>80%</td> <td>100%</td> <td>High</td> </tr> <tr> <td>Cash, Money Market Instruments &amp; Liquid schemes of DHFL Pramerica Mutual Fund</td> <td>0%</td> <td>20%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Equity & Equity Related Instruments	80%	100%	High	Cash, Money Market Instruments & Liquid schemes of DHFL Pramerica Mutual Fund	0%	20%	Low to Medium	46.41	7377
		Instruments		Indicative allocations (% of total assets)			Risk Profile											
Minimum	Maximum																	
Equity & Equity Related Instruments	80%	100%	High															
Cash, Money Market Instruments & Liquid schemes of DHFL Pramerica Mutual Fund	0%	20%	Low to Medium															
		<p>The Scheme does not intend to invest in overseas/foreign securities, securitized debt instruments, repos/ reverse repos in corporate bonds, and derivatives. Further, the Scheme does not intend to engage in short selling and securities lending. The scheme will not participate in Credit Default Swap and will not invest in debentures whose coupon rates are linked to equity market.</p> <p>Equity related instruments include cumulative convertible preference shares and fully convertible debentures and bonds of companies. It may also include partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the nonconvertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of twelve months.</p> <p>In accordance with the Equity Linked Savings Scheme (ELSS) guidelines, investments in equity and equity related instruments shall be to the extent of at least 80% of net assets of the scheme in equity and equity related instruments as specified above. The Scheme will strive to invest its funds in the manner stated above within a period of six months from the date of closure of the NFO. However, in exceptional circumstances, this requirement may be dispensed with by the Scheme in order that the interest of the investors is protected.</p>																

**Differentiation:** DHFL Pramerica Tax Savings Fund is an open ended equity linked savings scheme with a lock-in period of 3 years framed in compliance with the Equity Linked Savings Scheme, 2005 as notified by Government of India.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios																
		as on 30.04.2016																				
DHFL Pramerica Balanced Advantage Fund (DPBAF) (An Open-Ended Balanced Scheme)	The investment objective of the scheme is to generate long term capital appreciation and income from a portfolio of equity and equity related securities as well as fixed income securities.	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity and equity related instruments\$</td> <td>30%</td> <td>60%</td> <td>Medium to High</td> </tr> <tr> <td>Net Equity Arbitrage Exposure*\$</td> <td>5%</td> <td>10%</td> <td>Medium to High</td> </tr> <tr> <td>Debt Securities and Money Market Instruments#</td> <td>30%</td> <td>60%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Equity and equity related instruments\$	30%	60%	Medium to High	Net Equity Arbitrage Exposure*\$	5%	10%	Medium to High	Debt Securities and Money Market Instruments#	30%	60%	Low to Medium	125.02	9760
		Instruments		Indicative allocations (% of total assets)			Risk Profile															
Minimum	Maximum																					
Equity and equity related instruments\$	30%	60%	Medium to High																			
Net Equity Arbitrage Exposure*\$	5%	10%	Medium to High																			
Debt Securities and Money Market Instruments#	30%	60%	Low to Medium																			
		<p>* Equity exposure would be hedged with corresponding equity derivatives of 5% - 10%. The idea is not to increase equity exposure by using derivatives.</p> <p>\$ Includes investments in derivatives (gross exposure shall not exceed 50% of the asset allocation stipulated above for the relevant instrument category).</p> <p># The Scheme may invest in Treasury Bills, Repos &amp; Collateralized Borrowing and Lending Obligations ("CBLO"). The Scheme may also invest in securitized debt up to 20% of net assets.</p> <p>The Scheme shall not invest in foreign securities. The scheme shall not invest in short selling, repo in corporate debt. and securities lending.</p>																				



		<p>The Scheme retains the flexibility to invest across all securities in the Debt Securities and Money Market Instruments. The Scheme may also invest in units of debt and liquid mutual fund schemes. The portfolio may hold cash depending on the market conditions.</p> <p>Whenever the equity and equity derivatives investment strategy (arbitrage strategy) is not likely to give returns comparable with the fixed income securities portfolio, the fund manager will invest in fixed income securities.</p>		
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**Differentiation:** The corpus of the DPBAF will be invested in mix of equity & equity related securities and Debt and Money market related instruments. Whenever in the opinion of the Investment Manager, the equity market valuation appears more attractive and the Investment Manager anticipates higher return compared to the debt market returns, the investment in equities would be highest. The Investment Manager will have the discretion to invest up to 100% of the assets in the portfolio in equity market/equity related instruments at that given point of time. However if in the opinion of the Investment Manager, the market valuation appears stretched and/or the risks outweigh the opportunities, the Fund could shift significantly in favour of Debt instruments.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios
					as on 30.04.2016	
DHFL Pramerica Tax Plan (DPTP) (An Open Ended Equity Linked Savings Scheme)	The objective of DPTP is to generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments.	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		40.79	12316
			<b>Minimum</b>	<b>Maximum</b>		
		Equities & Equity related securities	80%	100%		High
		Debt* Instruments including Government securities and cash & Money at call, Market Instruments and securitised debt instruments	0%	20%		Low to Medium
<p>* Investment in Securitised Debt would be up to a maximum of 10% of the net assets of the Scheme.</p> <p>The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines and the exposure to derivatives shall be restricted to 50% of the net assets of the Scheme.</p> <p>The Scheme will not invest in foreign securitized debt. The Scheme may participate in securities lending as permitted under Regulations. The Equity Linked Savings Scheme(s), 2005 and Equity Linked Savings (Amendment) Scheme(s), 2005, as amended till date, issued by the Ministry of Finance (Department of Revenue), or such other scheme(s) as the Central Government may by notification in the Official Gazette specify, shall be adhered for the management of this Fund.</p>						

**Differentiation:** The net assets of DPTP will be invested primarily in equity and equity related instruments. The Scheme may invest a part of its net assets in debt and money market instruments in order to manage its liquidity requirements from time to time, and under certain circumstances, to protect the interests of the Unit holders.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios
					as on 30.04.2016	
DHFL Pramerica Arbitrage Fund (DPAF) (An open-ended equity scheme)	The investment objective is to generate income by investing in arbitrage opportunities that potentially exist between the cash and derivatives market as well as within the derivatives segment of the market. Investments may also be made in debt & money market instruments.	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		496.65	379
			<b>Minimum</b>	<b>Maximum</b>		
		Equity and Equity related instruments including Index and stock derivatives#	65%	100%		High
		Debt and Money Market instruments	0%	35%		Low to Medium
<p>In the event of adequate arbitrage opportunities not being available in the equity and derivative markets, then 100% of the portfolio will be invested in short term debt and money market instruments.</p>						

**Differentiation:** The investment strategy for the DHFL Pramerica Arbitrage Fund focuses on Arbitrage strategies using equity derivatives.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios	
					as on 30.04.2016		
DHFL Pramerica Equity Income Fund (DPEIF) (An open-ended equity scheme)	The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities and investments in debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be realized or that income will be generated and the scheme does not assure or guarantee any returns.	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		38.77	667	
			<b>Minimum</b>	<b>Maximum</b>			<b>Risk Profile</b>
		A. Equity and Equity related instruments	65%	90%			High
		A1. Of which Net Long Equity*	15%	30%			High
		A2. Of which Equity and Equity derivatives** (Only Arbitrage opportunities)\$	35%	75%			High
B. Debt Securities and Money Market Instruments (including investments in securitized debt)	10%	35%	Low to Medium				
<p>* In the scheme, unhedged equity exposure shall be limited to 30% of the portfolio value. Unhedged equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure.</p> <p>** Equity exposure would be completely hedged with corresponding equity derivatives; the exposure to derivatives shown in the above asset allocation tables is exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation and / or investment restrictions on the issuer. The margin money requirement for the purposes of derivative exposure may be held in the form of Term Deposits.</p> <p>\$ Includes investments in derivatives (gross exposure shall not exceed 50% of the asset allocation stipulated above for the relevant instrument category).</p> <p># The Scheme may invest in Treasury Bills, Repos &amp; Collateralized Borrowing and Lending Obligations ("CBLO"). The Scheme shall not invest in debt foreign securities. Investment in securitised debt may be made to the extent of 20% of net assets of the Scheme. The Scheme shall not invest in foreign securitised debt.</p>							
<b>Differentiation:</b> The scheme would invest in unhedge equity along with equity arbitrage and fixed income instruments							



KYC Details (Mandatory)		Occupation [Please tick (✓)]						
Sole / 1 <sup>st</sup> Applicant / Guardian	<input type="radio"/> Private Sector Service <input type="radio"/> Housewife	<input type="radio"/> Public Sector Service <input type="radio"/> Student	<input type="radio"/> Government Service <input type="radio"/> Forex Dealer	<input type="radio"/> Business <input type="radio"/> Others (Please specify) _____	<input type="radio"/> Professional	<input type="radio"/> Agriculturist	<input type="radio"/> Retired	
2 <sup>nd</sup> Applicant	<input type="radio"/> Private Sector Service <input type="radio"/> Housewife	<input type="radio"/> Public Sector Service <input type="radio"/> Student	<input type="radio"/> Government Service <input type="radio"/> Forex Dealer	<input type="radio"/> Business <input type="radio"/> Others (Please specify) _____	<input type="radio"/> Professional	<input type="radio"/> Agriculturist	<input type="radio"/> Retired	
3 <sup>rd</sup> Applicant / POA	<input type="radio"/> Private Sector Service <input type="radio"/> Housewife	<input type="radio"/> Public Sector Service <input type="radio"/> Student	<input type="radio"/> Government Service <input type="radio"/> Forex Dealer	<input type="radio"/> Business <input type="radio"/> Others (Please specify) _____	<input type="radio"/> Professional	<input type="radio"/> Agriculturist	<input type="radio"/> Retired	

Gross Annual Income [Please tick (✓)]	
Sole / 1 <sup>st</sup> Applicant / Guardian	<input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> >25 Lacs-1 crore <input type="radio"/> >1 crore OR Net worth (Mandatory for Non-Individuals) ₹ _____ as on DDMMYYYY (Not older than 1 year)
2 <sup>nd</sup> Applicant	<input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> >25 Lacs-1 crore <input type="radio"/> >1 crore OR Net worth ₹ _____
3 <sup>rd</sup> Applicant / POA	<input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> >25 Lacs-1 crore <input type="radio"/> >1 crore OR Net worth ₹ _____

Others [Please tick (✓)]	
Sole / 1 <sup>st</sup> Applicant / Guardian	For Individuals [Please tick (✓)]: <input type="radio"/> I am Politically Exposed Person (PEP) <sup>A</sup> <input type="radio"/> I am Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable For Non-Individuals [Please tick (✓)] (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form - Refer Instruction No. 4 (F)):
2 <sup>nd</sup> Applicant	<input type="radio"/> I am Politically Exposed Person (PEP) <sup>A</sup> <input type="radio"/> I am Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable (i) Foreign Exchange / Money Changer Services – <input type="radio"/> YES <input type="radio"/> NO; (ii) Gaming / Gambling / Lottery / Casino Services – <input type="radio"/> YES <input type="radio"/> NO; (iii) Money Lending / Pawning - <input type="radio"/> YES <input type="radio"/> NO
3 <sup>rd</sup> Applicant / POA	<input type="radio"/> I am Politically Exposed Person (PEP) <sup>A</sup> <input type="radio"/> I am Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable

<sup>A</sup> 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.

INVESTMENT & PAYMENT DETAILS	
The name of the first/ sole applicant must be pre-printed on the cheque. (Investors applying under Direct Plan must mention "Direct" against the Scheme name.)	
§ Scheme Name <b>DHFL PRAMERICA</b> _____ Option <input type="checkbox"/> Growth* <input type="checkbox"/> Dividend *Default Option Dividend Facility <input type="checkbox"/> Payout <input type="checkbox"/> Re-Investment <input type="checkbox"/> Dividend Sweep Facility (DSF) <sup>§</sup> Dividend Frequency: _____	
§ To Scheme <b>DHFL PRAMERICA</b> _____ (§ Please refer to SID / addendum thereof for schemes available for DSF)	
Mode of Investment <input type="checkbox"/> Lump Sum Only <input type="checkbox"/> SIP Only <input type="checkbox"/> Lump Sum with SIP <input type="checkbox"/> Micro Investment	

Payment Type [Please ✓]		Non-Third Party Payment		Third Party Payment (Please attach 'Third Party Payment Declaration Form')	
Amount of Cheque / DD / Payment Instrument / RTGS/ NEFT in figures (₹)	DD Charges, if any	Net Cheque/ DD Amount	Cheque / DD / Payment Instrument No. & Date	Drawn on Bank / Branch	
<input type="checkbox"/> SIP Investment (Please any one) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> SIP THROUGH AUTO DEBIT (ECS/Direct Debit/NACH) Please also fill and attach the SIP Auto Debit Facility Form OR <input type="checkbox"/> SIP THROUGH POST-DATED CHEQUE Second & subsequent Instalment cheque Details Cheque Nos. From _____ To _____ Dated From DDMMYYYY To DDMMYYYY		<b>Second &amp; Subsequent Instalment Details:</b> (All subsequent instalment amounts should be same as the first instalment.) Instalment Amount ₹ _____ SIP Date (Please ✓): <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 21st <input type="checkbox"/> 25th <input type="checkbox"/> 28th <input type="checkbox"/> All 7 dates SIP Period (Please ✓): <input type="checkbox"/> Till I/We instruct to discontinue the SIP <input type="checkbox"/> No. of instalments _____ Please mention Enrolment Period: From MMYYYY To MMYYYY			

DEMAT ACCOUNT DETAILS	
National Securities Depository Limited	Central Depository Services (India) Limited
Depository Participant Name Mr / Ms / M/s	Depository Participant Name Mr / Ms / M/s
DP ID No.	Beneficiary A/c No.
	Target ID No.

NOMINATION DETAILS (To be filled in by individuals singly or jointly. Mandatory only for Investors who opt to hold units in Non-Demat Form)					
<input type="checkbox"/> I/We do not wish to nominate OR <input type="checkbox"/> I/We do hereby nominate the undermentioned Nominee(s) to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payment and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC/Mutual Fund/Trustees.					
Name and Address of the Nominee(s)	PAN	Date of Birth	Name & Address of Guardian (to be furnished in case the nominee is minor)	Signature of Guardian / Nominee	Proportion (%) by which the units will be shared by each nominee (% to aggregate to 100%)
Nominee 1					
Nominee 2					
Nominee 3					

DECLARATION AND SIGNATURES	
I / We hereby confirm and declare as under :- I/We have read and understood the contents of the Statement of Additional Information of DHFL Pramerica Mutual Fund and the Scheme Information Document(s)/Key Information memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions. I/We, hereby apply to the Trustee of DHFL Pramerica Mutual Fund for allotment of units of the respective Scheme(s) of DHFL Pramerica Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/We are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. 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(s) is/are being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/DHFL Pramerica Mutual Fund, I/We hereby authorise the AMC/DHFL Pramerica Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree that DHFL Pramerica Mutual Fund can debit from my Folio Transaction Charges as applicable. I/We agree to notify DHFL Pramerica Asset Managers Private Limited (erstwhile Pramerica Asset Managers Private Limited) immediately in the event the information in the self-certification changes. <b>For investors investing in Direct Plan:</b> I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. <b>Applicable to Micro Investors:</b> I/We hereby declare that I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year. <b>Applicable to NRIs:</b> I/We confirm that I am/We are Non-Resident(s) of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/Ordinary Account/CNR Account(s). <b>FATCA and CRS Declaration:</b> I/We hereby acknowledge and confirm that the information provided in this form is true and correct 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 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 Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees (the 'Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities/ agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax/revenue authorities and other investigation agencies without any obligation of advising me/us of the same.	
<input type="checkbox"/> Please ✓ if the EUIN space is left blank: 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.	
<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <p>1<sup>st</sup> Applicant Signature / Guardian Signature / POA Signature / Thumb Impression</p> <p>2<sup>nd</sup> Applicant Signature / POA Signature / Thumb Impression</p> <p>3<sup>rd</sup> Applicant Signature / POA Signature / Thumb Impression</p> </div> <div style="width: 35%; border: 1px solid black; height: 100px;"></div> </div>	

## GENERAL GUIDELINES FOR COMMON APPLICATION FORM

- Please read the Scheme Information Document/Key Information Memorandum of the Scheme carefully before investing.
- Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.
- Applications on behalf of minors should be made by natural guardian (i.e. father or mother) or legal guardian (court appointed) and signed by them. The name of the Guardian should be filled in the relevant space provided in the Application Form. No joint applicant/ joint holder is permitted with the minor beneficiary.
- In case of new individual investors, please fill 'FATCA - CRS Declaration and Supplementary Information Form'
- Please strike off sections that are not applicable.

## INSTRUCTIONS FOR COMMON APPLICATION FORM

### 1. DISTRIBUTOR INFORMATION

- Upront 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.
- Please mention 'DIRECT' in case the application is not routed through any distributor.
- Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIIN". EUIIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIIN is mandatory in case of advisory transactions.
- Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIIN of the Sales Person (if any) in the "EUIIN" column.
- Distributors are advised to ensure that they fill in the RIA code, in case they are a Registered Investment Advisor.
- Investors are requested to note that EUIIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EUIIN is not applicable for transactions such as Installments under SIP/ STP / SWP / Dividend Reinvestments, Redemption, SWP Registration.
- Investors are requested to note that EUIIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

### 2. TRANSACTION CHARGES

In terms of SEBI circular, Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid transaction charges for purchase transactions :

- @ Rs. 100/- per subscription of Rs. 10,000/- and above in respect of existing unitholders; and
- @ Rs. 150/- for subscription of Rs. 10,000/- and above in respect of a first time investor in mutual funds.

In case of SIPs, the transaction charge if any, shall be applicable only if the total commitment through SIPs aggregates to Rs. 10,000/- and above and shall be recovered in 4 installments. The transaction charge shall be deducted from the subscription amount and paid to the distributor; and the balance shall be invested in the Scheme. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund. There shall be no transaction charges on

- 'Direct' investments;
- subscription below Rs. 10,000/- and
- switch (including STP) and redemption (including SWP) transactions.

Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.

### 3. UNIT HOLDING OPTION (Demat / Non - Demat Mode)

- Investors can hold units in demat / non-demat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat account is not activated or not in active status, the units would be allotted in non-demat mode.
- Statement of Accounts would be sent to Investors who are allotted units in non-demat mode.
- Units held in dematerialized form are freely transferable with effect from October 01, 2011, except units held in Equity link savings Scheme during the lock-in period.

### 4. (A) EXISTING INVESTORS OF DHFL PRAMERICA MUTUAL FUND (DHFLPMF)

If you are an existing investor please fill your existing folio number and fill FATCA and CRS Details and Demat Account Details only.

### (B) APPLICANT'S INFORMATION

- Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Income Tax PAN card. Please note the following:

- In case the applicant is a Non-Individual investor, the Contact Person's name should be stated in the space provided (Name of Guardian / Contact Person)
- In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
- In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/Beneficiary. There shall be no joint account with a minor unitholder.

- If there is more than one applicant but the mode of holding is not specified, the same would be treated as Joint.

- Please indicate the tax status of the sole/1 applicant at the time of investment. The abbreviations used in this section are :

NRI: Non-Resident Indian Individual, PIO: Person of Indian Origin, FIL: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF : Hindu Undivided Family.

- In case of a minor, it is mandatory to submit photocopy of any one of the following towards proof of date of birth at the time of initial investment :

- Birth certificate of minor, or
- School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE , CBSE etc, containing the minor's date of birth, or
- Passport of minor

- In case of minor applicants, Guardian in the Folio should either be a natural guardian (i.e father or mother) or a court appointed legal guardian. In both the cases, it is mandatory to submit a document evidencing the relationship (in case of a natural guardian, if the same is not available as part of the documents submitted as per 4 (C) above) between the minor and the Guardian.

### (E) KYC REQUIREMENTS AND DETAILS :

Please furnish PAN & KYC details for each applicant/unit holder, including the Guardian and/or Power Of Attorney (POA) holders as explained in the below points.

### I. PAN

It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photo copy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

### II. KNOW YOUR CUSTOMER (KYC)

KYC compliance is compulsory for all irrespective of the amount of investment. Further, Additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the relevant section of the application form are mandatory for all applicants as applicable, including joint holders & POA. Details of net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is within one year of the application. Applications are liable to be rejected without any intimation to the applicants, if KYC requirements are not complied with by all the applicants or any of the additional details are not mentioned for any of the applicant.

### III. MICRO INVESTMENT

With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP installments by an investor in a financial year i.e April to March does not exceed Rs. 50,000/- it shall be exempt from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory.

Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

### 5. CONTACT INFORMATION

- Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. (P.O. Box address is not sufficient).
- Please note that all communication i.e. Account statement, Annual Report, News Letters will be sent via e-mail, if the e-mail id of the investor is provided in the application form. The Account statement will be encrypted with a password before sending the same to the registered email id. Should the unitholder face any difficulty in accessing/opening the Account Statements/documents sent via email, the unitholder may call/write to the AMC/Registrar and ask for a physical copy.

### 6. BANK DETAILS

- Please furnish complete Bank Account Details of the Sole/First Applicant. This is a mandatory requirement and applications not carrying bank account details shall be rejected. Bank details provided in the application form will be considered as the default Bank Mandate for remitting redemption proceeds/dividend amount.
- Please provide your complete Core Banking Account Number, (if applicable), in your Bank Mandate in the Application Form. In case you are not aware of the Core Banking Account Number, kindly check the same with your bankers.
- Please attach a original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.
- DHFL Pramerica Mutual Fund will endeavour to remit the Redemption and Dividend proceeds through electronic mode, wherever sufficient bank account details of the unit holder are available.

### 7. INVESTMENT/PAYMENT DETAILS

#### Introduction of Direct Plan:-

The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") (hereinafter referred to as "Direct Plan") with effect from January 1, 2013 ("Effective Date").

- 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.
- Investors may please note that the Direct Plan under the Schemes is meant for investors who understand the capital market, mutual funds and the risks associated therewith. The risks associated with the investments in the Schemes vary depending upon the investment objective, asset allocation and investment strategy of the Schemes and the investments may not be suited for all categories of investors. The AMC believes that investors investing under the Direct Plan of the Schemes are aware of the investment objective, asset allocation, investment strategy, risks associated therewith and other features of the Schemes and has taken an informed investment decision. Please note that Scheme Information Document(s), Statement of Additional Information, Key Information Memorandum or any other advertisements and its contents are for information only and do not constitute any investment advice or solicitation or offer for sale of units of the Schemes from the AMC.
- All Options/Sub-Options offered under the Schemes (hereinafter referred as "Regular Plan") will also be available for subscription under the Direct Plan. Thus, from the Effective Date, there shall be 2 Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.
- Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name – Direct Plan" form for e.g. "DHFL Pramerica Midcap Opportunities Fund Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. Please indicate the Option/Plan under which you wish to invest. Also indicate your choice of dividend payout or re-investment. If any of the information is left blank, the default option will be applicable. Payment may be made only by Cheque or Bank Draft or Electronic Fund Transfer. Cheque/Draft should be drawn in favour of the "Scheme name", e.g. "DHFL Pramerica Midcap Opportunities Fund" and crossed "Account Payee only". Please tick and fill in the appropriate section based on the Type of Investment i.e. LUMPSUM or SIP or Micro investment. Please fill an Auto Debit form in case of investment through SIP - Auto Debit Facility. Please note that third party payments shall not be accepted.

## INSTRUCTIONS FOR COMMON APPLICATION FORM (Contd.)

Third Party Payment" shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. Related person/s' means such persons as may be specified by the AMC from time to time. **Exceptions:** The AMC/ Registrar of DHFL PMF will accept subscriptions to schemes of DHFL PMF accompanied by Third-Party Payment Instruments only in the following exceptional cases:

1. Payment by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment);
2. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
3. Custodian on behalf of an FII or a Client  
The investors making an application under the above mentioned exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.
  - Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
  - Submit a separate, prescribed, 'Third Party Payment Declaration Form' from the beneficiary applicant/s (guardian in case of minor) and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at [www.dhflpramerica.com](http://www.dhflpramerica.com))
  - Submit a cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.

For identifying Third Party Payments, investors are required to comply with the requirements specified below :

- a. Payment by Cheque: An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made) and pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/signature of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

- (i) a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- (ii) a letter\* (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, alongwith information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

\*In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

- b. Payment by Prefunded Instrument:
  - (i) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.
  - (ii) A pre-funded instrument issued against cash shall not be accepted, except in case of payment made by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/-. This also should be accompanied by a certificate from the banker giving name, address and PAN of the person who has procured the payment instrument. The Certificate(s) mentioned in (i) and (ii) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.
- c. Payment by RTGS, NEFT, ECS, Bank transfer, etc:  
A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.  
The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is only indicative not exhaustive list and any other mode of payment as introduced from time to time will also be covered accordingly. In case the application for subscription does not comply with the above provisions, the AMC / Registrars retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

### I. LUMP SUM INVESTMENT

If you are from a city where there is no designated Investor Service Centre of DHFL PMF, you may make a payment by a Demand Draft for the investment amount. Please enter the cheque or DD amount, DD Charges (if applicable) and the investment amount. The AMC shall bear the DD Charges incurred by an applicant as per demand draft charges prescribed by State Bank of India. The AMC shall, however, not refund any DD charges to the investor under any circumstances.

### II. INVESTMENT UNDER SIP

- a The following criteria should be met for an SIP investment as specified in the SID and any addenda issued there to :

- Minimum amount per instalment
- Minimum number of instalments
- Aggregate investment via SIP

If the SIP period is not specified by the investor then the SIP enrolment will be deemed to be for perpetuity and processed accordingly. The SIP facility will be available on the following dates in a Month or Quarter as chosen by the investor : 1st, 7th, 10th, 15th, 21st, 25th and 28th of every Month or Quarter. If any of the said dates happen to be a holiday / non-transaction day, then the SIP transaction will be processed on the next business day.

- b. SIP Mode – Auto Debit (ECS/Direct Debit/NACH) OR Post-Dated Cheques
- c. The first SIP instalment can be paid either through a Cheque, a Demand Draft (DD) / Pay Order (PO). In case of payment of first instalment through DD or PO, the Auto debit Bank details mentioned by you must be attested by the banker in Section 4 of Auto Debit Facility form.
- d. For your second and subsequent SIP Instalments you may pay either through Auto Debit (ECS/Direct Debit/NACH) or by Post Dated Cheques. If you wish to opt for payments through Auto Debit, please indicate your preference for SIP through Auto Debit (ECS/Direct Debit/NACH) in the box provided for the purpose and fill in the attached AUTO DEBIT FACILITY FORM. If you wish to pay for your future SIPs through Post Dated Cheques (PDC), you should not fill in the AUTO DEBIT FACILITY FORM. Please mention the second and subsequent Instalment cheque details in the space provided for the purpose.
- e. The first instalment cheque should be dated with the date of submission of the Application Form. Please note the following:
  - For SIPs through PDCs, the first SIP cheque needs to be from the same bank account as the PDC's for your future SIP Instalments.
  - The Second SIP Instalment has to be at least 20 days in case direct debit and 30 days in case of ECS after the date of the first SIP Instalment.
  - The first Instalment cheque and the subsequent Instalments (either through PDCs or Auto Debit) should be for the same amount.
- f. Please note that the Cheque should be made favoring the scheme name. (For e.g. "DHFL Pramerica Midcap Opportunities Fund").
- g. In case of SIP through Auto Debit, the Auto Debit Authorisation needs to be filled in and signed by the Bank/Account holders in the same order and manner in which the Bank/Account is held by them.
- h. In case of any mismatch between the 'No. of instalment' and the 'SIP period', the SIP period will be considered as per the Auto Debit Facility Form.
- i. In case of any discrepancy between the Application Form and the Auto Debit Facility Form, the SIP details provided in the latter will be considered for investment.

### NRi investors

NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FIIs may purchase units only on a repatriation basis. They shall attach a copy of the cheque used for payment or a Foreign Inward Remittance Certificate (FIRC) or an Account Debit Certificate from the bankers along with the application form to enable the AMC to ascertain the repatriation status of the amount invested. The account type shall be clearly ticked as NRE or NRO or FCNR, to enable the AMC determine the repatriation status of the investment amount. The AMC and the Registrar may rely on the repatriation status of the investment purely based on the details provided in the application form.

### Repatriation basis

- NRIs and PIOs may pay their subscription amounts by way of Indian Rupee drafts purchased abroad, cheques drawn on Non-Resident External (NRE) Accounts or Indian Rupee drafts payable at par at any of the centres where the AMC has a designated ISC and purchased out of funds held in NRE Accounts / FCNR Accounts. FIIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in Foreign Currency Accounts or Non Resident Rupee Accounts maintained with a designated branch of an authorised dealer with the approval of RBI.
- In case Indian Rupee drafts are purchased abroad or from FCNR/NRE accounts, an account debit certificate from the bank issuing the draft confirming the debit shall also be submitted with the application form. NRIs shall also be required to furnish such other documents as may be necessary and as requested by the AMC/Mutual Fund/Registrar, in connection with the investment in the schemes.

### Non-Repatriation basis

NRIs and PIOs may pay their subscription amounts by cheques/demand drafts drawn out of Non-Resident Ordinary (NRO) accounts/ Non-Resident Special Rupee (NRSR) accounts and Non Resident Non-Repatriable (NRNR) accounts payable at the city where the application form is accepted.

### 8. NOMINATION DETAILS

You may nominate a maximum of 3 persons, to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio.

- The nomination may be made only by individuals applying for/holding units on their own behalf, singly or jointly.
- Non-individuals including society, trust, body corporate, partnership firm, Karta of HUF, holder of POA or a parent/guardian applying on behalf of a minor beneficiary cannot nominate.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. Nomination can also be in favour of the Central Government, State Government, and a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC/Mutual Fund against the legal heir.
- The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- In the event of the unit holders not indicating the percentage of allocation/share for each of the nominees, the AMC shall settle the claim equally amongst all the nominees • It is recommended for the nominee/Guardian (in case the nominee is a minor) to provide the signature in the space provided. In case you do not wish to nominate, kindly indicate by ticking in the space provided.

### 9. DECLARATION AND SIGNATURES

1. Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.
2. All signatures should be hand written in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in both cases must be attested by a Judicial Magistrate or a Notary Public.
3. If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected. The POA should contain the signature of the investor (POADonor) and the POA holder.
4. In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.
5. In case of application under POA or by a Non- Individual (i.e. Company, trust, society, partnership firm etc), the relevant POA or the resolution should specifically provide for/ authorize the POA holder/ authorized signatory to make application/ invest moneys on behalf of the investor.

# SIP AUTO DEBIT FACILITY REGISTRATION CUM MANDATE FORM



Pramerica

MUTUAL FUND

Please read the Scheme information Document of the respective scheme for minimum SIP instalment, minimum SIP period and aggregate amount of investment.

## 1. DISTRIBUTOR INFORMATION

ARN code	RIA code	Sub broker ARN code	Sub broker code (as allotted by ARN holder)	Employee Unique Identification Number (EUIIN)
ARN -		ARN -		

Incase the Employee Unique Identification Number (EUIIN) box has been left blank please refer point 3 related to EUIIN.

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including services rendered by the distributor.

## 2. APPLICANT INFORMATION

Application No. / Existing Folio No. \_\_\_\_\_

Name of Sole/ 1<sup>st</sup> Applicant \_\_\_\_\_

## 3. SIP DETAILS (First SIP cheque and subsequent via Auto Debit Facility)

Scheme Name **DHFL PRAMERICA** \_\_\_\_\_ \*Option  Growth  Dividend

\*Dividend Facility  Payout  Re-Investment  Dividend Sweep Facility (DSF)\* \*Dividend Frequency \_\_\_\_\_

SIP Frequency (Please ✓ any one)  Monthly  Quarterly

SIP Date :  1st  7th  10th  15th  21st  25th  28th  All 7 dates

Instalment Amount (In figures) ₹ \_\_\_\_\_

SIP Period (Please ✓ A or B)

Please mention Enrolment Period:

Till I/We instruct to discontinue the SIP (A)

From To

No. of Instalments (B) \_\_\_\_\_

M M Y Y Y Y M M Y Y Y Y

\* Please refer SID for default option

‡ Please refer to SID / addendum thereof for schemes available for DSF

**DECLARATION & SIGNATURE:** I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. I/We would not hold the user institution responsible. I/We will also inform AMC, about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned. I/We confirm that 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 different competing Schemes of various Mutual Funds from amongst which the Scheme is recommended to me/us. **For investors investing in Direct Plan:** I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. **Applicable to Micro Investors (Delete if not applicable):** I/We hereby declare that I/We do not have any existing Micro Investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year.

Please ✓ if the EUIIN space is left blank: I/We hereby confirm that the EUIIN 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.

Authorisation to Bank: This is to inform that I/We have registered for ECS / NACH (Debit Clearing) / Direct Debit / Standing instructions facility and that my/our payment towards my/our investment in DHFL Pramerica Mutual Fund shall be made from my/our below mentioned bank account with your Bank. I/We authorize the representatives of DHFL Pramerica Mutual Fund carrying this mandate form to get it verified and executed. I/We authorize the bank to debit my account for any charges towards mandate verification, registration, transactions, returns, etc. as applicable.

SIGNATURE (S) (Applicants must sign as per Common Application Form)	1 <sup>st</sup> Applicant/Guardian/Authorised Signatory/POA	2 <sup>nd</sup> Applicant/Guardian/Authorised Signatory/POA	3 <sup>rd</sup> Applicant/Guardian/Authorised Signatory/POA

## 4. BANKER'S ATTESTATION (Mandatory, if your First SIP instalment is through a Demand Draft/Pay Order)

Certified that the signature of account holder and the Details of Bank account are correct as per our records

Signature of Authorised Official from Bank (Bank stamp and date)

Signature verification request (To be retained by the Customer's Bank)



Pramerica

## MANDATE INSTRUCTION FORM (Please read Instruction no. 4 overleaf) (\*Mandatory field)

UMRN \_\_\_\_\_ For office use \_\_\_\_\_ Date\* D D M M Y Y Y Y

Sponsor Bank Code \_\_\_\_\_ For office use \_\_\_\_\_ Utility Code \_\_\_\_\_ For office use \_\_\_\_\_

CREATE   
MODIFY   
CANCEL

I/We hereby authorize **DHFL PRAMERICA MUTUAL FUND** to debit (Please ✓)  SB / CA / CC / SB-NRE / SB-NRO / Other

Bank a/c number\* \_\_\_\_\_

With Bank\* \_\_\_\_\_ Name of customers bank \_\_\_\_\_ IFSC\* \_\_\_\_\_ MICR\* \_\_\_\_\_

an amount of Rupees\* \_\_\_\_\_ SIP instalment amount in words \_\_\_\_\_ ₹ \_\_\_\_\_ In Figures \_\_\_\_\_

FREQUENCY\*  Mthly  Qtly  H-Yrly  As & When presented DEBIT TYPE\*  Fixed Amount  Maximum Amount

Reference - 1 \_\_\_\_\_ Application no. / Folio number \_\_\_\_\_ Phone No \_\_\_\_\_

Reference - 2 \_\_\_\_\_ Email ID \_\_\_\_\_

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD\*

From D D M M Y Y Y Y x x Signature of first account holder x x Signature of second account holder x x Signature of third account holder

To D D M M Y Y Y Y

OR  Until Cancelled \_\_\_\_\_ Name of first account holder\* \_\_\_\_\_ Name of second account holder\* \_\_\_\_\_ Name of third account holder\* \_\_\_\_\_

\* This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/ Corporate to debit my account.

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



## GENERAL GUIDELINES FOR SIP FORM

1. This form should be used only for Registration of SIP through Auto Debit (NACH/ECS/Direct Debit facility).
2. A. Applicants need to fill in this form together with the Common Application Form, for the purpose of availing the facility of Systematic Investments through Auto Debit (NACH/ECS/Direct Debit) facility.  
B. Existing investors to provide cancelled cheque leaf only if the bank account details provided in Mandate Instruction Form are different from the bank account details already registered in the folio for remitting redemption proceeds/dividend amount OR are different from the bank account from which auto debits are already happening for an SIP registered in the past.
3. Please read the terms and conditions for SIP in Key Information Memorandum.
4. Please furnish all information marked as 'MANDATORY' in the form. In the absence of any mandatory information, your application for investment would be rejected.
5. Please refer the 'INSTRUCTIONS' below. This will help you fill in the necessary details in the form correctly and completely.
6. Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.

## INSTRUCTIONS FOR SIP FORM

1. **Distributor Information**
  - a. Please mention "Direct" in case the application is not routed through any distributor.
  - b. Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIN". EUIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIN is mandatory in case of advisory transactions.
  - c. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIN of the Sales Person (if any) in the "EUIN" column.
  - d. Investors are requested to note that EUIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EUIN is not applicable for transactions such as Installments under SIP/ STP / SWP, Dividend Reinvestments, Redemption, SWP Registration.
  - e. Distributors are advised to ensure that they fill in the RIA code, in case they are a Registered Investment Advisor.
  - f. Investors are requested to note that EUIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.
2. **Applicant Information**  
Please mention the Application Form number / existing folio number and furnish the name of sole/ 1st applicant as it appears in the Application Form.
3. **SIP Details** - Please furnish the following details with respect to your systematic investment:
  - a. Scheme Details - Scheme Name, Scheme Plan and Option. (If the Scheme details indicated in the Auto Debit Facility form materially vary from the Scheme details indicated in the Application Form, the Scheme details mentioned in the Application Form would be considered).
  - b. SIP Frequency - Monthly or Quarterly. Please tick the appropriate option.
  - c. SIP Dates (Monthly/Quarterly) - 1st, 7th, 10th, 15th, 21st, 25th and 28th of every month or quarter. You also have a choice to have SIP instalments on all 5 dates by ticking the appropriate box provided for all 5 dates.
  - d. SIP Instalment Requirement: Monthly: 10 instalments of Rs. 500/- each and in multiples of Rs. 100/- thereafter (for all applicable schemes except DPTSF). 10 instalments of Rs. 500/- each and in multiples of Rs.500/- thereafter (for DPTSF). Quarterly: 5 instalments of Rs.1000/- each and in multiples of Rs.100/- thereafter (for all applicable schemes except DPTSF). 5 instalments of Rs.1000/- each and in multiples of Rs.500/- thereafter (for DPTSF).
  - e. SIP Auto Debit Enrollment Period - Please mention the Auto Debit Enrollment commencement date and end date in the Auto Debit Form and the Mandate Instruction Form. In order to save you from the hassle of sending us renewal instructions each time your SIP expires, DHFL Pramerica offers you two ways to invest. If you know how long you wish to invest for, specify the From Date and To Date.  
Alternatively, you can choose the open option-where you specify only the From Date and select the option 'Until Cancelled' in the Mandate Instruction Form - and can discontinue your SIP by writing to us. Please note if the SIP Dates, SIP Instalment Amount and the SIP Auto Debit Period indicated in the Auto Debit Registration Form materially vary from the SIP Dates, SIP Instalment Amount and the SIP Auto Debit Period indicated in the Application Form, the details contained in the Auto Debit Registration Form would be considered for enrolment.
4. **Instructions to fill the Mandate Instruction Form:**
  1. Date and the period of the mandate should be mentioned in DD/MM/YYYY format.
  2. UMRN, Sponsor Bank Code and Utility Code of the Service Provider will be mentioned by DHFL Pramerica Mutual Fund.
  3. Please furnish your Bank Account details from which the Auto Debit is to be effected. Please note that the sole/first applicant as mentioned in the "Applicant Information" section on this form need to be one of the a/c holders in the bank records registered for Auto Debit. If your bank is part of the Core Banking System (CBS), then the full CBS Account Number should be provided.
  4. Please indicate the Bank Account Type
  5. It is mandatory to furnish the Name of Bank and Branch, IFSC and MICR Code. In the absence of this information, your SIP Application would be rejected.
  6. Please mention the SIP Instalment amount in Words and Figures. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
  7. Please indicate Frequency & Debit Type
  8. Please mention your folio number or application number in the space provided for Reference 1 and the Scheme name in the space provided for Reference 2.
  9. For the convenience of our investors, the following fields have been pre-populated on the Mandate : Action - 'Create' Name of the Company - 'DHFL Pramerica Mutual Fund'
  10. The name(s) and signature(s) on the Mandate Instruction Form should be in the order in which the Bank Account is held and in the manner in which they appear in the Bank records. If the mode of operation of your bank account is joint, all bank account holders would need to sign at the places marked "xx" in the same order and manner in which their signatures appear on bank records.

## TERMS AND CONDITIONS FOR AUTO DEBIT FACILITY

1. SIP Auto Debit is available through NACH, ECS or Direct Debit Facility. By opting for this facility you agree to abide by the terms and conditions of NACH facility of National Payment Corporation of India (NPCI), ECS facility of Reserve Bank of India (RBI), Direct Debit Facility of the Banks as applicable at the time of investment and as may be modified or amended from time to time.
2. ECS - The SIP through ECS Facility is offered only to investors having Bank Accounts in select cities listed below:
  - Agra • Ahmedabad • Allahabad • Amritsar • Anand • Asansol • Aurangabad • Bangalore • Bardhaman • Baroda • Belgaum • Bhavnagar • Bhillwara • Bhopal • Bhubaneswar • Bijnor • Bikaner • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Cuttack • Dargaeeling • Davangere • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gadag • Gangtok • Goa • Gorakhpur • Gulbarga • Guwahati • Gwalior • Haldia • Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamnagar • Jamshedpur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Kota • Lucknow • Ludhiana • Madurai • Mandya • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • Patna • Pondicherry • Pune • Raichur • Raipur • Rajkot • Ranchi • Salem • Shimla • Shimoga • Sholapur • Siliguri • Surat • Thirupur • Tirunelveli • Tirupati • Trichur • Trichy • Trivandrum • Tumkur • Udaipur • Udipi • Varanasi • Vijaywada • Vizag • Hasan • Imphal • Shillong
 The cities listed above may be modified/ removed at any time purely at the discretion of DHFL Pramerica Mutual Fund without assigning any reason or prior notice. Applications for SIP ECS Facility would be accepted only if the Bank Branch in the locations listed above in point 2 participates in local MICR/ECS Clearing.
3. Direct Debit - Applications for SIP Direct Debit would be accepted for the following banks where the Core Banking Account number is provided.  
Direct Debit banks with Core Banking Account Number Length  
Bank of Baroda - 14 digits, Bank of India - 15 digits, Union Bank of India - 15 digits, IDBI Bank - 13 to 16 digits, IndusInd Bank - 13 to 16 digits, Kotak Mahindra Bank - 15 digits, Citibank - 10 digits, State Bank of India - 11 digits starting with 1, 2, 3, 5 and 6, Punjab National Bank - 16 digits, Axis Bank - 15 digits, United Bank of India - 13, State Bank of Patiala - 11, Corporation Bank - Not fixed but should accompany with copy of the bank passbook
4. In case your bank chooses to cross-verify the Auto Debit mandate with you as the Bank's customer, you would need to promptly act on the same. DHFL Pramerica Mutual Fund (DHFLPMF) and its Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank/branch or its refusal to register the SIP mandate or any charges that may be levied by your Bank/Branch on you.
5. While mentioning the SIP Auto Debit period (from) in this form, please consider the minimum gap requirement is at least of 15 days for NACH & Direct Debit setup & 21 days for ECS setup and indicate the correct SIP Auto Debit commencement date.
6. For cancellation of the Auto Debit (NACH/ECS/Direct Debit) Facility, you need to give a notice 21 days in advance to the AMC or its Registrars.
7. You will not hold DHFL Pramerica Mutual Fund (DHFLPMF)/ DHFL Pramerica Asset Managers Private Limited (DHFLPAMPL) (erstwhile Pramerica Asset Managers Private Limited) /Trustees to the Fund, its Registrars and other service providers responsible if the transaction is not/incorrectly effected due to incomplete or incorrect instructions from the applicant. Besides, you will not hold either of the entities listed herein before responsible if the transaction is delayed or not effected or the applicant bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH/RBI's ECS/local holidays.
8. DHFLPMF/DHFLPAMPL (erstwhile Pramerica Asset Managers Private Limited) reserves the right not to re-present any mandate for Auto Debit facility, if the registration could not be effected in time for reasons beyond its/their control.
9. DHFLPMF/DHFLPAMPL (erstwhile Pramerica Asset Managers Private Limited) /Trustees to the Fund, its Registrars and other service providers shall not be responsible and liable for any damages/ compensation for any loss, damage, etc. incurred / suffered by you as a result of use of this facility.
10. As per the RBI circular DPSS (CO) EPPD No. 191/04.01.01/2009-2010, SIP- ECS instructions from January 01, 2010, has to be forwarded only with the Core Banking System (CBS) Account Numbers. In order to enable smooth processing of the debits from your bank account towards purchase of SIP units, we request you to mention the CBS account number, wherever applicable.

## AUTO DEBIT FACILITY FORM- CHECKLIST

✓	Applicant's Information	<input type="checkbox"/> Application Form No.	<input type="checkbox"/> Name of Sole/1st Applicant
✓	Scheme Details	<input type="checkbox"/> Scheme	<input type="checkbox"/> Option <input type="checkbox"/> Dividend Facility <input type="checkbox"/> Dividend Frequency (if applicable)
✓	SIP Details	<input type="checkbox"/> SIP Instalment Amount	<input type="checkbox"/> Preferred SIP Date <input type="checkbox"/> SIP Auto Debit Period
✓	Bank Account Details	<input type="checkbox"/> Name of Sole/1st Bank A/c Holder <input type="checkbox"/> Bank A/c No. (CBS A/c, wherever applicable)	
✓	MICR code	<input type="checkbox"/> Cancelled Cheque leaf/Copy of Cheque leaf is attached.	
✓	Banker's attestation in Section 4 where the payment for first instalment is through a Demand Draft or Pay Order.		
✓	Third Party Declaration Form, in case of third party payment.		
✓	Banker's certificate in case of first instalment through a Demand draft.		
✓	All Bank Account Holders have signed the Form at the places marked "OO" in the same order and manner in which their signatures appear on Bank Records.		



# Additional KYC Information and FATCA & CRS Annexure for Individual Accounts

(Including Sole Proprietor) (Refer to instructions)



**Pramerica**

MUTUAL FUND

**FIRST / SOLE APPLICANT / GUARDIAN**

Name

PAN

OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth	<input type="text"/>	Country of Birth	<input type="text"/>
Nationality:	<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____	Tax Residence Address (for KYC address):	<input type="checkbox"/> Residential <input type="checkbox"/> Registered <input type="checkbox"/> Office <input type="checkbox"/> Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India?  Yes  No

**If 'No' Please proceed of the signature of declaration**

**If 'Yes', please fill for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries**

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*

\* Please specify reason

Reason A : The country where the Account Holder is liable to pay tax does not issue Tax Identification Number to its residents.

Reason B : No TIN required. (Select this reason Noly if the authorities of the respective country of tax residence do not require the TIN to be collected)

Reason C : others; please state the reason threof.

**SECOND APPLICANT**

Name

PAN

OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth	<input type="text"/>	Country of Birth	<input type="text"/>
Nationality:	<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____	Tax Residence Address (for KYC address):	<input type="checkbox"/> Residential <input type="checkbox"/> Registered <input type="checkbox"/> Office <input type="checkbox"/> Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India?  Yes  No

**If 'No' Please proceed of the signature of declaration**

**If 'Yes', please fill for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries**

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*

\* Please specify reason

**THIRD APPLICANT**

Name

PAN

OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth	Country of Birth
Nationality: <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____	Tax Residence Address (for KYC address): <input type="checkbox"/> Residential <input type="checkbox"/> Registered <input type="checkbox"/> Office <input type="checkbox"/> Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India?  Yes  No

**If 'No' Please proceed of the signature of declaration**

**If 'Yes', please fill** for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
1				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*
2				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*

\* Please specify reason \_\_\_\_\_

**POWER OF ATTORNEY (POA) HOLDER**

Name

PAN

OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth	Country of Birth
Nationality: <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____	Tax Residence Address (for KYC address): <input type="checkbox"/> Residential <input type="checkbox"/> Registered <input type="checkbox"/> Office <input type="checkbox"/> Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India?  Yes  No

**If 'No' Please proceed of the signature of declaration**

**If 'Yes', please fill** for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
1				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*
2				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*

\* Please specify reason \_\_\_\_\_

**CERTIFICATION**

I hereby confirm that the information provided hereinabove is true, correct, and complete to the best of my knowledge and belief and the I shall be solely liable and responsible for the information submitted above. I also confirm that I have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same. I also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of the same being effective and also undertake to provide any other additional information as may be required any intermediary or by domestic or overseas regulators / Tax authorities.

**SIGNATURES**

First / Sole Applicant / Guardian	Second Applicant	Third Applicant
-----------------------------------	------------------	-----------------

Date

Place

**Details of Ultimate Beneficial Owner including  
Additional FATCA & CRS Information  
(Only for Non Individuals)**



Name of the entity

Type of address given at KRA  Residential or Business  Residential  Business  Registered Office  
\*Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes\*

PAN  Date of incorporation

City of incorporation  Country of incorporation

**Please tick the applicable tax resident declaration:**

**1. Is "Entity" a tax resident of any country other than India  Yes  No** (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number <sup>6</sup>	Identification Type (TIN or Other, please specify)

<sup>6</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent\$.  
<sup>7</sup>In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

**In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here**

**FATCA & CRS Declaration** (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

**PART A** (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a, Financial institution <sup>5</sup> <input type="checkbox"/>  <b>OR</b> Direct reporting NFE <sup>5</sup> <input type="checkbox"/> (please tick as appropriate)	GIIN <input type="text"/> <b>Note:</b> If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity <input type="text"/> <input type="text"/>
GIIN not available (please tick as applicable) If the entity is a financial institution,	<input type="checkbox"/> Applied for <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category <sup>7</sup> <input type="text"/> <input type="checkbox"/> Not obtained - Non-participating FI

**PART B** (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1	Is the Entity a publicly traded company <sup>1</sup> (that is, a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> No	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange <input type="text"/>
2	Is the Entity a related entity <sup>2</sup> of a publicly traded company (a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> No	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company <input type="text"/> Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company <b>or</b> <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange <input type="text"/>
3	Is the Entity an active <sup>3</sup> NFE <input type="checkbox"/> No	Yes <input type="checkbox"/> Nature of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="text"/> (Mention code-refer 2c of Part C)
4	Is the Entity a passive <sup>4</sup> NFE <input type="checkbox"/> No	Yes <input type="checkbox"/> Nature of Business <input type="text"/>

<sup>1</sup>Refer 2a of Part C | <sup>2</sup>Refer 2b of Part C | <sup>3</sup>Refer 2c of Part C | <sup>4</sup>Refer 3(ii) of Part C | <sup>5</sup>Refer 1 of Part C | <sup>6</sup>Refer 3(vii) of Part C | <sup>7</sup>Refer 1A of Part C



## PART C FATCA Instructions & Definitions

### 1. Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

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

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

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

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

#### • FI not required to apply for GIIN:

##### A. Reasons why FI not required to apply for GIIN:

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

### 2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

#### Types of NFEs that are regarded as excluded NFE are:

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

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

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

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

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

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

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

### 3. Other definitions

#### (i) Related entity

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

#### (ii) Passive NFE

The term passive NFE means

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

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

#### (iii) Passive income

The term passive income includes income by way of :

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE

**PART C FATCA Instructions & Definitions (Contd.,)**

- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

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

**(iv) Controlling persons**

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

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

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

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

**(A) Controlling Person Type:**

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

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

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

**(vi) Owner documented FFI**

An FFI meets the following requirements:

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

**(vii) Direct reporting NFE**

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

**(viii) Exemption code for U.S. persons**

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

## INVESTOR SERVICE CENTRE AND OFFICIAL POINTS OF ACCEPTANCE

### DHFL Pramerica Asset Managers Private Limited

**Mumbai:** 2nd Floor, Nirilon House, Dr. Annie Besant Road, Worli, Mumbai - 400030. **Ahmedabad:** First Floor, Zodiac Avenue, Opp Mayor's Bungalow, Law Garden Road, Ellis Bridge, Ahmedabad - 380006. **Asansol:** H. No. 2, 1st Floor, ST No 1, Hindustan Park, Asansol - 713304 West Bengal. **Bangalore:** Unit No.806, 8th Floor, Prestige Meridian - I, 29 M.G. Road, Bangalore - 560001. **Baroda:** 1st Floor, Sidharath Complex, R.C. Dutt, Alkapuri, Baroda - 390007. **Chennai:** Gee Gee Plaza, 3rd Floor, Plot No.14A, Door No:1, Wheat Croft Road, Nungambakkam, 600034 Chennai, India. **Hyderabad:** Unit No 305, 3rd Floor, Ashok Scintilla, H No 3-6-520, Himayathnagar, Hyderabad - 500029. **Kolkata:** Om Towers, 10th Floor, Unit No 1008, 32 Chovringhee Road, Kolkata - 700071. **New Delhi:** Premises No 1307/1308, Gopal Das Bhawan, 28, Barakhamba Road, Connaught Place, New Delhi - 110001. **Pune:** Office No. A-1, Ground Floor, Deccan Chambers, C.T.S. No. 33/40, Opposite Janata Sahakari Bank, Erandwana, Karve Road, Pune - 411004. **Jaipur:** 326, 3rd Floor, Ganpati Plaza, M I Road, Jaipur - 302001. **Kanpur:** Unit No : 14/113, 1st Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208001. **Chandigarh:** SCO 811-812, 2nd Floor, Sector 22-A, Chandigarh - 160022. **Cochin:** 510, 5th Floor, Govardhan Business Centre, Chittoor Road, Cochin - 682035.

### Karvy Computershare Private Limited

**Agra:** 1st Floor Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra - 282002. **Ahmedabad:** 201/202 Shail Complex Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad - 380006. **Ajmer:** 302, 3rd Floor Ajmer Auto Building, Opposite City Power House, Jaipur Road; Ajmer -305001. **Akola:** Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No-06, Murtizapur Road, Opp Radhakrishna Talkies, Akola - 444004. **Aligarh:** 1st Floor, Kumar Plaza, Aligarh - 202001. **Allahabad:** Rsa Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. **Alwar:** 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2, Alwar - 301001. **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospitalambala Cant, Ambala - 133001. **Amritsar:** 72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar - 143001. **Anand:** B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand - 380001. **Ananthapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur - 515001. **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar - 393002. **Asansol:** 114/71 G T Road, Near Sony Centre, Bhangra Pachil, Asansol - 713303. **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. **Balalore:** M.S Das Street, Gopalgaon, Balasore, Orissa, Balasore - 756001. **Bangalore:** 59, Skanda puttanna Road, Basavanagudi, Bangalore - 560004. **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, -Bankura - 722101. **Bareilly:** 1st Floor, 165, Civil Linesopp.Hotel Bareilly Palace, Near Railway Station, Bareilly - 243001. **Barhampore (WB):** Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (WB) - 742101. **Baroda:** SB-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road, Alkapuri, Baroda - 390007. **Begusarai:** Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. **Belgaum:** CTS No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. **Bellary:** No. 1, KHB Colony, Gandhi Nagar, Bellary - 583103. **Berhampur (OR):** Opp -Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (OR) - 760001. **Bhagalpur:** 2nd Floor, Chandrakol Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. **Bharuch:** Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392001. **Bhavnagar:** Krishna Darshan Complex, Parimal Chowk, Office No. 306-307, 3rd Floor, Above Jee Blue Show Room, Bhavnagar - 364002. **Bhilai:** Shop No -1, First Floor, Old Sada Office Block, Plot No -1, Commercial Complex, Nehru Nagar- East, Bhilai - 490020. **Bhilwara:** Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara - 311001. **Bhopal:** Kay Kay Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal - 462011. **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. **Bikaner:** 70-71, 2nd Floor, Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334001. **Bilaspur:** Shop No-201 & 202, 1st Floor, V R Plaza, Link Road, Bilaspur, C.G., Bilaspur - 495001. **Bokaro:** B-1, 1st Floor, City Centre, Sector-4, Near Sona Chandi Jewellers, Bokaro - 827004. **Burdwan:** 63 GT Road, Halder Complex, 1st Floor, Burdwan - 713101. **Chandigarh:** SCO 2423-2424, Sector 22-C, First Floor, Chandigarh - 160022. **Chandrapur:** Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1st Floor, Beside Azad Garden Main Road, Chandrapur - 442402. **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai - 600022. **Chinsura:** J C Ghosh Saranu,Bhanga Gara, Chinsura, Hooghly, Chinsurah - 712101. **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682036. **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. **Cuttack:** PO - Buxi Bazar, Cuttack, Opp Dargha Bazar Police Station, Dargha Bazar, Cuttack - 753001. **Davangere:** D.No 376/2, 4th Main, 8th Cross, P J Extension, Opp Byadgishettar School, Davangere - 577002. **Dehradun:** Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun - 248001. **Dewas:** 27 RMO House, Station Road, Above Maa Chamunda Gaes Agency, Dewas - 455001. **Dhanbad:** 208 New Market 2nd Floor, Bank More, Dhanbad - 826001. **Dharwad:** 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P B Road, Dharwad - 580001. **Dhule:** Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule - 424001. **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor City Centre, 16 DT Burdwan, Durgapur - 713216. **Erode:** No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. **Faridabad:** A-2B, 1st Floor, Nehru Groundnit, Faridabad - 121001. **Gandhidham:** 204 2nd Floor, Bhagwati Chamber, Kutchkalla Road, Gandhidham - 382007. **Gandhinagar:** Plot No - 945/2, Sector - 7/C, Opp Pathika, Gandhinagar - 382007. **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya - 823001. **Ghaziabad:** 1st Floor C-7, Lohia Nagar, Ghaziabad - 201001. **Gorakhpur:** Above V.I.P. Houseadjacent, A.D. Girls College, Bank Road, Gorakhpur - 273001. **Gulbarga:** CTS No 2913, 1st Floor, Asian Towers , Jagath Station Main Road, Next To Adithya Hotel, Gulbarga - 585105. **Guntur:** D No 6-10-27, Srinilayam, Arundelipet, 10/1, Guntur - 522002. **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007. **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474009. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar - 249401. **Hassan:** SAS No-212, Ground Floor, Sampige Road, 1st cross, Near Hotel Souther Star, K R Puram, Hassan - 573201. **Hubli:** Karvy Computershare Pvt.Ltd. CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. **Hyderabad:** 8-2-596, Avenue 4, Karvy Plaza, Street No 1, Banjara Hills, Hyderabad - 500034. **Indore:** 2nd Floor, 203-205 Balaji Corporates, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janerwala Square Indore, Indore - 452001. **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur - 482002. **Jaipur:** S16/A, 3rd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur - 302001. **Jalandhar:** 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. **Jalgaon:** 269, Jaee Vishwa, 1st Floor, Baliram Peth, Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. **Jalpaiguri:** D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri - 735101. **Jammu:** 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu - 180012. **Jamnagar:** 136-137-138 Madhav Palaza, Opp SBI Bank, Nr Lal Bungalow, Jamnagar - 361001. **Jamshedpur:** 2nd Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel- BS Park Plaza, Main Road, Bistupur, Jamshedpur - 831001. **Jodhpur:** 203, Modi Arcade, Chopasni Road, Jodhpur - 342001. **Junagadh:** 124-125 Punit Shopping Center, M.G Road, Near Navanav Chowk, Junagadh - 362001. **Kanpur:** 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar - 505001. **Karur:** No.6, old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal, Karur - 639001. **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur - 721304. **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. **Kolkata:** 166 A Rashbihari Avenue 2nd Floor, Opp- Fortish Hospital, Kolkata - 700029. **Kota:** 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324007. **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near SBI Main Branch, Kurnool - 518004. **Lucknow:** 1st Floor. A. A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow - 226001. **Ludhiana:** SCO - 136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** Rakesh towers, 30-C, 1st Floor, Bye pass Road, Opp Nagappa Motors, Madurai - 625010. **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda - 732101. **Mangalore:** Mahendra Arcade, Opp Court Road, Karangal Padi, Mangalore - 575003. **Margao:** 2nd Floor, Dalal Commercial Complex, Pajifond, Margao - 403601. **Meerut:** 1st Floor, Medi Centre, Opp ICICI Bank, Hapur Road, Near Bachha Park, Meerut - 250002. **Mehsana:** UII/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana - 384002. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad - 244001. **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort - 400001. **Mumbai: Vile Parle:** 104, Sangam Arcade, V. P. Road, Opp. Railway Station, Above Axis Bank ATM Vile Parle (West), Mumbai - 400 056. Telephone No: 022-26100967, Email ID: VileParleext.mum@karvy.com **Muzaffarpur:** 1st Floor, Uma Market, Thana Gumtimotoi Jheel, Muzaffarpur - 842001. **Mysore:** L-350, Silver Tower, Ashoka Road, Opp.Clock Tower, Mysore - 570001. **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad, Nadiad - 387001. **Nagpur:** Plot No 2/1, House No 102/1, Mata Mandir Road, Mangaldeep Apartment, Opp Khandelwal Jewelers, Dharampet, Nagpur - 440010. **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded - 431601. **Nasik:** F-1, Suyojit Sankul, Sharanpur Road, Nasik - 422002. **Navsari:** 1/1 Chinmay Arcade, Opp Sattapir Rd, Tower Rd, Navsari - 396445. **Nellore:** 16-2-230, Room No: 207, 2nd Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore - 524001. **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. **Nizamabad:** H No 5-6-430, Above Bank Of Baroda, First Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad - 503003. **Noida:** Karvy Computershare Pvt. Ltd., 405, 4th Floor, Vishal Chamber, Plot No. 1, Sector-18, Noida - 201301. **Panipat:** Karvy Computershare Pvt.Ltd. 1st Floor, Krishna Tower, Above Amertex, G.T. Road, Panipat - 132103. **Panjim:** Karvy Computershare Pvt.Ltd. City Business Centre, Coelho Pereira Building, "Room No 18,19 & 20, Dada Vaidya Road. **Patiala:** SCO 27 D, Chotti Baradari, Near Car Bazaar, Patiala - 147001. **Patna:** 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800001. **Pondicherry:** No 7, Thiayagaraja Street, Pondicherry - 605001. **Pune:** Mozaic Bldg, CTS No.1216/1, Final Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411004. **Raipur:** Shop No. 31, Third Floor, Millenium Plaza, Above Indian House, Behind Indian Coffee House, Raipur - 492001. **Rajahmundry:** D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry - 533101. **Rajkot:** 104, Siddhi Vinyak Com., Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot, Rajkot - 360001. **Ranchi:** Room No 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam - 457001. **Rourkela:** 1st Floor, Sandhu Complex, Kachery Road, Uditnagar, Rourekla - 769012. **Salem:** No:40, Brindavan Road, Fairlands, Near Perumal Koil, Salem - 636016. **Sambalpur:** Ground Floor, Quality Massion, Infront of Bazaar Kolkata, Nayapara, Sambalpur - 768001. **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong - 793001. **Shimla:** Triveni Building, By Pas Chowkhhallini, Shimla - 171002. **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, LLR Road, Durgigudi, Shimoga - 577201. **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. **Siliguri:** Nanak Complex, Sevoke Road, Siliguri - 734001. **Solapur:** Diagon No 06, Vaman Nagar, Opp DMart, Jule Solapur, Solapur - 413004. **Srikakulam:** D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam - 532001. **Surat:** G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road, Surat - 395002. **Tirupathi:** H.No:10-13-425, 1st Floor, Tilak Road, Opp: Sridevi Complex, Tirupathi - 517501. **Trichur:** 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy - 620017. **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695010. **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin - 628003. **Udaipur:** 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313001. **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain - 456010. **Valsad:** Shop No 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad - 396001. **Vapi:** Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi - 396195. **Varanasi:** D-64/132, 1st Floor, Anant Complex, Siga, Varanashi - 221010. **Vellore:** 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore - 632001. **Vijayawada:** 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada - 520010. **Visakhapatnam:** Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. **Warangal:** 5-6-95, 1st Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001.

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