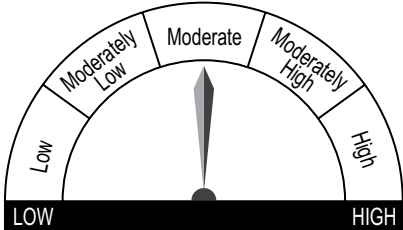


KEY INFORMATION MEMORANDUM & FORMS

DHFL Pramerica Inflation Indexed Bond Fund

(An Open Ended Income Scheme)

This product is suitable for investors who are seeking*

<ul style="list-style-type: none"> To generate income and capital appreciation indexed to inflation over the short to medium term Investment predominantly in inflation indexed bonds issued by Central Government, State Government and / or Corporate Issuers Degree of risk – MODERATE 	 <p>Investors understand that their principal will be at moderate 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>Name of the Mutual Fund</p> <p>DHFL Pramerica Mutual Fund (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>Investment manager</p> <p>DHFL Pramerica Asset Managers Private Limited (Erstwhile Pramerica Asset Managers Private Limited) 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030.</p>
<p>Sponsors</p> <p>Prudential Financial, Inc. (U. S. A.)* 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>Dewan Housing Finance Corporation Limited. 2nd Floor, Warden House, Sir P. M. Road, Fort, Mumbai- 400001</p>	<p>Custodian</p> <p>Standard Chartered Bank Crescenzo, 3A Floor, C-38/39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051.</p>
<p>Trustee</p> <p>DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited) 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030.</p>	<p>Registrar</p> <p>Karvy Computershare Private Limited Unit - DHFL Pramerica Mutual Fund, Karvy Selenium Tower B, Plot No 31 & 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. 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

Scheme Name	DHFL PRAMERICA INFLATION INDEXED BOND FUND (earlier known as DWS Inflation Indexed Bond Fund)																																						
Investment Objective	The investment objective is to generate income and capital appreciation indexed to inflation by investing in a portfolio of inflation indexed bonds. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.																																						
Asset Allocation Pattern of the scheme	<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>Inflation Indexed Securities issued by Central Government, State Government and / or Corporate Issuers</td> <td>70%</td> <td>100%</td> <td>Low</td> </tr> <tr> <td>Other Debt Securities* including money market instruments</td> <td>0%</td> <td>30%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>* Investment in Securitized Debt would be up to 20% of the net assets of the scheme.</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 30% of the Net Assets as permitted vide SEBI Circular no. DNPDCir-29/2005 dated September 14, 2005 and SEBI Circular No. DNPDCir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPDCir-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.</p> <p>The Scheme will not invest in foreign securities and foreign securitized debt. The Scheme will not participate in Repo in corporate debt security and Credit Default Swap. The Scheme will not invest in scrip lending. The Scheme will not invest in equity linked debentures.</p> <p>In the event of the asset allocation falling outside the range as indicated above, a review and rebalancing will be called for by the Investment Manager within 30 calendar days. 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 scheme may also hold cash from time to time.</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 Unitholders.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Inflation Indexed Securities issued by Central Government, State Government and / or Corporate Issuers	70%	100%	Low	Other Debt Securities* including money market instruments	0%	30%	Low to Medium																								
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Risk Profile of the scheme	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.																																						
Investment Strategy	<p>The fund seeks to actively manage a portfolio of predominantly inflation linked bonds (IIBs) to provide an inflation adjusted return whilst maintaining a balance between liquidity and profitability of the investments. The fund manager seeks to extract value from the interplay of real and nominal interest rates. The fund would use a combination of portfolio strategies like yield curve positioning, duration, relative value positioning and other tactical strategies. All bonds typically attempt to price "inflation expectation" in the price of the bond. The inflation indexed bonds remove the uncertainty of "inflation expectation" and use the actual inflation levels to price the bonds. Therefore, these types of bonds provide a potential hedge against inflation.</p> <p>Inflation indexed bonds provide insurance to investors from inflation and cost savings for the issuer on account of reduction in coupon payments with lowering inflation rate, elimination of uncertainty risk premium, and containing inflationary expectations. The Government of India would be issuing IIBs wherein the principal is indexed to inflation and the coupon is indexed to the principal. Thus, investors receive inflation adjusted interest payments periodically and also inflation adjusted principal repayments at the time of redemption or its original par value, whichever is higher. Though, the IIBs are designed to payback the principal on maturity, similar to other bonds; the fund being a portfolio of these bonds and subject to mark to market valuation on a daily basis, would witness volatility in its NAV similar to other bond / debt funds.</p> <p>Inflation-indexed bonds (also known as inflation-linked bonds or colloquially as linkers) are bonds where the principal is indexed to inflation. They are thus designed to cut out the inflation risk of an investment. Inflation-indexed bonds pay a periodic coupon that is linked to the rate of inflation. Inflation indexed bonds (IIBs) provide insurance to investors from inflation and cost savings for the Government on account of reduction in coupon payments with lowering inflation rate, elimination of uncertainty risk premium, and containing inflationary expectations.</p> <p>The benefits of IIBs vary across stakeholders. For investors, IIBs are beneficial as they offer the best hedge against inflation as both coupon payments and principal is linked to inflation. Investing in inflation indexed bonds contributes to portfolio diversification for investors.</p> <p>For issuers, the key reason for issuing IIB is that indexed bonds will help in lowering the cost of borrowing. As investors price in a risk premium for protection against inflation when they buy nominal bonds, then such a premium should be eliminated for inflation indexed bonds. Another reason for governments favouring IIBs is that since government's tax revenues are by and large linked to inflation, linking part of government's liabilities to inflation will lead to better asset-liability match. This also holds true for companies, like infrastructure companies, that have future revenue linked to inflation.</p>																																						
Plans & Options	<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"> <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>			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>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"> Dividend Payout facility; Dividend Reinvestment facility; <p>Dividend Frequency - Reinvestment: Regular, Monthly and Quarterly</p> <p>Dividend Frequency - Payout: Regular, Monthly and Quarterly</p> <p>Default Option: Growth</p> <p>Default Dividend Sub-option: Dividend Reinvestment</p> <p>Default Dividend Frequency: 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> <p>All plans/options under the Scheme shall have common portfolio.</p>																		
<p>Minimum Amount for Purchase / Additional Purchase / Redemption</p>	<p>Initial Purchase – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter.</p> <p>Additional Purchase – Rs. 1000/- and in multiples of Re. 1/- thereafter or 100 units.</p> <p>Repurchase / Redemption Amount – Rs. 100/- and in multiples of Re. 1/-thereafter or 0.1 unit or account balance, whichever is lower.</p>																		
<p>Benchmark</p>	<p>I -Sec Composite Index</p>																		
<p>Name of the Fund Manager & Tenure in managing the scheme</p>	<p>Mr. Nitish Gupta is managing the scheme for more than 2 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>Name of the Trustee Company</p>	<p>DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)</p>																		
<p>Performance of the Scheme as on 29th April, 2016</p>	<table border="1" data-bbox="379 902 1018 1093"> <thead> <tr> <th>Compounded Annualised Returns^{^^}</th> <th>Regular Plan Returns[^] (%)</th> <th>Direct Plan Returns[^] (%)</th> <th>Benchmark Returns[#] (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>13.04</td> <td>13.91</td> <td>8.89</td> </tr> <tr> <td>Since Inception</td> <td>5.86</td> <td>6.65</td> <td>11.71</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.</p> <p>[^] Returns are calculated on Growth Option NAV.</p> <p>^{^^} 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>[#] I -Sec Composite Index</p> <p>Inception Date: Regular Plan: January 28, 2014; Direct Plan: January 28, 2014</p> <div data-bbox="1023 902 1513 1339"> <p>Absolute Returns for each financial year</p> <p>Legend: ■ Regular Plan ■ Direct Plan ■ Benchmark</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 ^{^^}	Regular Plan Returns [^] (%)	Direct Plan Returns [^] (%)	Benchmark Returns [#] (%)	Last 1 Year	13.04	13.91	8.89	Since Inception	5.86	6.65	11.71						
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Expenses of the Scheme Load Structure	<p>Entry Load: 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>Exit Load: Nil</p> <p>The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme.</p> <p>No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.</p>	
Actual Expenses for the previous financial year	<p>Total recurring expenses as a percentage of daily net assets:</p> <p>Regular Plan: 1.06% Direct Plan: 0.30%</p>	
Dividend Policy	<p>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.</p>	
Waiver of Load for Direct Applications	<p>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.</p>	
Tax treatment for the Unitholders	<p>Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.</p>	
Daily NAV Publication	<p>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 (www.amfiindia.com) and at least in two daily newspapers for every Business Day before 9 pm.</p>	
For Investor Grievances please contact	<p>Name and Address of Registrar Karvy Computershare Private Limited Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli Financial District, Nana Kramagoda, Serilingampally, Hyderabad - 500 008.</p>	<p>Name, address, telephone number, fax number, e-mail i.d. of DHFL Pramerica Mutual Fund 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: customercare@dhflpramericamf.in</p>
Unitholders' Information	<p>Accounts Statements:</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"> 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. <p>Annual Financial Results: 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>Portfolio: 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 & September 30) or mailed to the Unit holders.</p>	
Recurring expenses	<p>On the first Rs. 100 crore of the daily net assets</p> <p>On the next Rs. 300 crore of the daily net assets</p> <p>On the next Rs. 300 crore of the daily net assets</p> <p>On the balance</p>	<p>2.25%</p> <p>2.00%</p> <p>1.75%</p> <p>1.50%</p>
	<p>Additional Recurring expenses :</p> <p>In addition to the annual recurring expenses stated above, the following costs or expenses may be charged to the Scheme:-</p> <p>i. 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.</p>	

	<p>ii. 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.</p> <p>iii. 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;</p> <p>iv. Service tax on investment and advisory fees.</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for more details.</p>																				
<p>Transaction Charges</p>	<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"> • 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 Mutual Fund Investor (across all mutual funds). <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 in 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"> i. purchases /subscriptions for an amount less than Rs. 10,000/-; ii. transactions other than purchases/subscriptions relating to new inflows such as Switch/STP and redemption (including SWP) transactions. iii. purchases/subscriptions made directly with the Mutual Fund without any ARN code (i.e. not routed through any distributor/agent); iv. transactions carried out through the stock exchange platform. <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>																				
<p>Applicable NAV (after the scheme opens for repurchase and sale)</p>	<p>a. Subscription / Redemption / Switch – in / Switch-out with the Fund for below Rs. 2 lakhs :</p> <table border="1" data-bbox="379 913 1497 1055"> <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> <p>b. Purchases including Switch-ins for Rs. 2 lakhs and above:</p> <table border="1" data-bbox="379 1104 1497 1592"> <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> <p>Note:</p> <ul style="list-style-type: none"> • 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. • Where the application is received on a non-Business Day, it will be treated as if received on next the Business Day. • 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. <p>c. Re-purchase / Redemption including switch –outs:</p> <table border="1" data-bbox="379 1883 1497 2011"> <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 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	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.	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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	<p>d. Switch Transactions</p> <p>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.</p>
Despatch of Redemption Proceeds	The redemption proceeds shall be dispatched 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 Insta Cash Plus Fund (DPICPF) (Open Ended Liquid Income Scheme)	The objective of DPICPF is to generate steady returns along with high liquidity by investing in a portfolio of short-term, high quality money market and debt instruments.	<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>Debt* and Money Market Instruments</td> <td>0%</td> <td>100%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>* Debt securities may include securitized debt upto 50% of the net assets</p> <p>In accordance with the SEBI Circular No. SEBI/IMD/CIR No.13/150975/09 dated January 19, 2009, the investment pattern indicating the characteristics of portfolio of DPICPF has been revised as follows:</p> <p>(a) With effect from May 01, 2009, DPICPF shall make investment in /purchase debt and money market securities with maturity of upto 91 days only.</p> <p>(b) Such inter scheme transfer of securities held in other schemes having maturity of upto 91 days only shall be permitted in DPICPF.</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 50% 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 25% of the assets of the Scheme.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Debt* and Money Market Instruments	0%	100%	Low to Medium	6903.72	1597				
Instruments	Indicative allocations (% of total assets)			Risk Profile														
	Minimum	Maximum																
Debt* and Money Market Instruments	0%	100%	Low to Medium															
Differentiation: Being a liquid scheme at any given point in time 100% of the Portfolio of DPICPF will be invested in securities with maturity of upto 91 days and below, in line with existing guidelines for liquid funds.																		
Name & Type of the Scheme	Investment Objective	Asset Allocation	AUM (Rs. in Crs.)	No. of folios														
			as on 30.04.2016															
DHFL Pramerica Ultra Short Term Fund (DPUSF) (Open Ended Debt Scheme)	The objective of DPUSF is to provide liquidity and generate stable returns by investing in a mix of short term debt and money market instruments.	<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>Debt securities and Money Market instruments with duration not greater than 1 year</td> <td>70%</td> <td>100%</td> <td>Low</td> </tr> <tr> <td>Debt securities with duration greater than 1 year</td> <td>0%</td> <td>30%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>The Scheme may invest up to 100% of assets in securitized instruments.</p> <p>The fund shall have a weighted average portfolio maturity not exceeding 6 months.</p> <p>The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the regulations and guidelines.</p> <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 engage in scrip lending.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Debt securities and Money Market instruments with duration not greater than 1 year	70%	100%	Low	Debt securities with duration greater than 1 year	0%	30%	Low to Medium	1712.00	3354
Instruments	Indicative allocations (% of total assets)			Risk Profile														
	Minimum	Maximum																
Debt securities and Money Market instruments with duration not greater than 1 year	70%	100%	Low															
Debt securities with duration greater than 1 year	0%	30%	Low to Medium															
Differentiation: The objective of DPUSF is to generate regular income by investing in FI Securities/ Money Market Instrument. DPUSF has a flexibility to invest upto 30% of its assets in debt securities with duration greater than 1 year.																		

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios														
					as on 30.04.2016															
DHFL Pramerica Low Duration Fund (DPLDF) (Open Ended Debt Scheme)	The objective of DPLDF is to generate regular income by investing primarily in investment graded fixed income securities/money market instruments.	<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>Domestic Debt Instruments including Government Securities & Money Market Instruments and Securitised Debt* with average maturity of less than 1 year#</td> <td>80%</td> <td>100%</td> <td>Low to Medium</td> </tr> <tr> <td>Domestic Debt Instruments including Government Securities & Money Market Instruments and Securitised Debt* with average maturity of more than 1 year</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	Domestic Debt Instruments including Government Securities & Money Market Instruments and Securitised Debt* with average maturity of less than 1 year#	80%	100%	Low to Medium	Domestic Debt Instruments including Government Securities & Money Market Instruments and Securitised Debt* with average maturity of more than 1 year	0%	20%	Low to Medium	768.54	5741
		Instruments	Indicative allocations (% of total assets)			Risk Profile														
Minimum	Maximum																			
Domestic Debt Instruments including Government Securities & Money Market Instruments and Securitised Debt* with average maturity of less than 1 year#	80%	100%	Low to Medium																	
Domestic Debt Instruments including Government Securities & Money Market Instruments and Securitised Debt* with average maturity of more than 1 year	0%	20%	Low to Medium																	
<p>Note: *Debt & money market instruments shall be deemed to include securitized debt and investment in securitized debts shall not exceed 50% of the net assets of the Scheme. The Fund shall have a weighted average portfolio maturity in the range of 6 months to 12 months.</p> <p>Note: The asset allocation shown above is indicative and may vary according to circumstances at the sole discretion of the Fund Manager, on defensive consideration or according to the interest rate view of the Fund Manager. The composition may change due to purchases and redemption of units or during adjustment of the average maturity of investments. Should the asset allocation go outside the limits specified, rebalancing would be conducted 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 objective of the Scheme.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</p>																				

Differentiation: The objective of DPLDF is to generate regular income by investing in fixed income securities/money market instruments. The DPLDF invests across the credit spectrum to achieve its objective.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios														
					as on 30.04.2016															
DHFL Pramerica Short Term Floating Rate Fund (DPSTFRF) (Open Ended Debt Scheme)	<p>The objective of the scheme is to generate regular income through investment in a portfolio comprising primarily in short maturity floating rate debt/money market instruments.</p> <p>However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.</p>	<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>Floating rate debt securities with residual maturity of less than 400 days (including fixed rate debt instruments swapped for floating rate returns) and money market instruments*</td> <td>65%</td> <td>100%</td> <td>Low to Medium</td> </tr> <tr> <td>Floating rate and other debt securities with residual maturity between 400 days and upto 3 Years</td> <td>0%</td> <td>15%</td> <td>Low to Medium</td> </tr> </tbody> </table>			Instruments	Indicative allocations (% of total assets)		Risk Profile**	Minimum	Maximum	Floating rate debt securities with residual maturity of less than 400 days (including fixed rate debt instruments swapped for floating rate returns) and money market instruments*	65%	100%	Low to Medium	Floating rate and other debt securities with residual maturity between 400 days and upto 3 Years	0%	15%	Low to Medium	749.45	268
		Instruments	Indicative allocations (% of total assets)			Risk Profile**														
Minimum	Maximum																			
Floating rate debt securities with residual maturity of less than 400 days (including fixed rate debt instruments swapped for floating rate returns) and money market instruments*	65%	100%	Low to Medium																	
Floating rate and other debt securities with residual maturity between 400 days and upto 3 Years	0%	15%	Low to Medium																	
<p>Floating rate instruments include money market instruments, i.e. fixed rate instruments with maturity upto 364 days as investments in such instruments gets re-priced within a year just like floating rate instruments where coupons are reset periodically.</p> <p>* The fund manager would invest in money market instruments, as and when deemed appropriate & necessary, depending upon interest rate scenario and relative benefit of floating rate instruments.</p> <p>Presently, the Scheme does not intend to invest in securitised debt and overseas / foreign securities.</p>																				

		<p>The Scheme retains the flexibility to invest across all the securities in the debt and money markets instruments, within the abovementioned asset allocation. The portfolio may hold cash depending on the market condition. The fund manager may use derivative instruments to protect the downside risk. ; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the Scheme in derivatives will be in line with prevailing SEBI guidelines.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</p>		
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Differentiation: The primary objective of the Scheme is to provide liquidity and generate stable returns by investing in a mix of short term debt and money market instruments. The fund proposes to focus on high credit quality.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios
					as on 30.04.2016	
DHFL Pramerica Short Maturity Fund (DPSMF) (Open Ended Debt Scheme)	The investment objective of the Scheme is to generate steady returns with low to medium market risk for investors by investing in a portfolio of short -medium term debt and money market securities. The Scheme does not guarantee/indicate any returns.	Instruments	Indicative allocations (% of total assets)		1730.00	2391
			Minimum	Maximum		
		Money market securities and/ or debt securities* with residual maturity of less than or equal to 3 years	80%	100%		
		Debt securities* with residual maturity greater than 3 years	0%	20%		
<p>The fund will maintain the weighted average portfolio maturity between 1 year and 3 years.</p> <p>* Debt securities may include securitised debt up to 50% of the net assets</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</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 50% 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 25% of the assets of the Scheme.</p>						

Differentiation: DPSMF is a short term debt fund with 65% to 100% of securities having average maturity less than 18 months.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios
					as on 30.04.2016	
DHFL Pramerica Banking and PSU Debt Fund (DPBPDF) (Open Ended Debt Fund)	The objective of DPBPDF is to generate income and capital appreciation by investing in money market and debt instruments issued by banks and public sector Companies.	Instruments	Indicative allocations (% of total assets)		1182.06	246
			Minimum	Maximum		
		Money market and debt securities# issued by Government, Banks, Public Sector Undertakings (PSU) and Public Financial institutions (PFI)	80%	100%		
		Other Debt* and Money Market Securities	0%	20%		
<p>* Investment in Securitised Debt would be up to 20% of the net assets of the scheme.</p> <p>The scheme will not invest in foreign securities and foreign securitized debt.</p> <p># including 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 derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. The Scheme may also 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.</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 foreign securities and foreign securitized debt. The Scheme will not participate in Repo in corporate debt security and Credit Default Swaps. The Scheme will not invest in script lending. The Scheme will not invest in equity linked debentures.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</p> <p>In the event of the asset allocation falling outside the range as indicated above, a review and rebalancing will be called for by the Investment Manager within 30 calendar days. 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 scheme may also hold cash from time to time.</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 Unitholders.</p>		
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Differentiation: The investment objective is to generate income and capital appreciation by investing in money market and debt instruments issued by banks and public sector Companies. The portfolio is invested only in securities issued by banks and public sector undertakings.

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios														
					as on 30.04.2016															
DHFL Pramerica Credit Opportunities Fund (DPCOF) (Open Ended Debt Scheme)	<p>The investment objective of the Scheme is to generate income and capital appreciation by investing predominantly in corporate debt.</p> <p>There can be no assurance that the investment objective of the Scheme will be realized.</p>	<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>Corporate Debt Securities* including securitized debt\$</td> <td>80%</td> <td>100%</td> <td>Low to Medium</td> </tr> <tr> <td>CBLO, Reverse Repo, T Bills, and Money Market Instruments#</td> <td>0%</td> <td>20%</td> <td>Low</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Corporate Debt Securities* including securitized debt\$	80%	100%	Low to Medium	CBLO, Reverse Repo, T Bills, and Money Market Instruments#	0%	20%	Low			514.42	3284
		Instruments		Indicative allocations (% of total assets)			Risk Profile													
Minimum	Maximum																			
Corporate Debt Securities* including securitized debt\$	80%	100%	Low to Medium																	
CBLO, Reverse Repo, T Bills, and Money Market Instruments#	0%	20%	Low																	
		<p>\$ Investment in Securitized Debt if undertaken, shall not exceed 50% of the net assets of the Scheme.</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>* Corporate Debt Securities would include all debt securities issued by entities such as Banks, Public Sector Undertakings, Municipal Corporations, bodies corporate, companies etc (E.g Power Grid Corporation Ltd, National Thermal Power Corporation Ltd, Tata Motors Limited) and would exclude investments in Government Securities and State Development Loans.</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># 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 may also invest in fixed income 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 foreign securities and foreign securitized debt. 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 invest in Government securities and State Development Loans. The Scheme will not participate in short shelling of securities. The Scheme will not invest in ADR/GDR.</p> <p>In the event of the asset allocation falling outside the range as indicated above, rebalancing will be done within 30 calendar days. 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 scheme may also hold cash from time to time.</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 Unitholders. However, In case, the asset allocation falling outside the range as indicated above, rebalancing will be done within 30 calendar days.																		
Differentiation: The fund invests predominantly in corporate debt instruments and would not invest in government securities.																				
Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios														
					as on 30.04.2016															
DHFL Pramerica Dynamic Bond Fund (DPDBF) (Open Ended Debt Scheme)	The objective of the scheme is to generate optimal returns through active management of a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.	<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>Money market instruments & Debt securities</td> <td>0%</td> <td>100%</td> <td>Medium</td> </tr> </tbody> </table>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Money market instruments & Debt securities	0%	100%	Medium	224.86	775				
		Instruments	Indicative allocations (% of total assets)			Risk Profile														
Minimum	Maximum																			
Money market instruments & Debt securities	0%	100%	Medium																	
Presently, the scheme does not intend to invest in securitised debt and overseas / foreign securities																				
Differentiation: DHFL Pramerica Dynamic Bond Fund is an Open Ended Income Scheme that would invest upto 100% in Money Market securities and Debt Instruments and may also hold upto 100% in Cash & Cash Equivalent. The portfolio of the Scheme would be positioned across the yield spectrum depending on the interest rate trends and would aim to benefit from such opportunities; The Scheme would attempt to capture the interest rate movements and the asymmetry in the yield curve at different points in time.																				
Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios														
					as on 30.04.2016															
DHFL Pramerica Medium Term Income Fund (DPMTIF) (Open Ended Debt Scheme)	The investment objective is to generate income and capital appreciation by investing in a portfolio of high quality debt securities and money market instruments.	<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>Debt Securities including securitized debt*</td> <td>70%</td> <td>100%</td> <td>Low to Medium</td> </tr> <tr> <td>CBLO, Reverse Repo, T Bills, and Money Market Instruments</td> <td>0%</td> <td>30%</td> <td>Low</td> </tr> </tbody> </table>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Debt Securities including securitized debt*	70%	100%	Low to Medium	CBLO, Reverse Repo, T Bills, and Money Market Instruments	0%	30%	Low	767.87	113
		Instruments	Indicative allocations (% of total assets)			Risk Profile														
Minimum	Maximum																			
Debt Securities including securitized debt*	70%	100%	Low to Medium																	
CBLO, Reverse Repo, T Bills, and Money Market Instruments	0%	30%	Low																	
<p>The fund will maintain the weighted average portfolio maturity of the portfolio between 3 years and 7 years</p> <p>* Investment in Securitised Debt would be up to 50% of the net assets of the scheme.</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>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 fixed income 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.</p> <p>The Scheme will not invest in foreign securities and foreign securitized debt. 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.</p> <p>In the event of the asset allocation falling outside the range as indicated above, rebalancing will be done within 30 calendar days. 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.</p> <p>The scheme may also hold cash from time to time.</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 Unitholders. However, In case, the asset allocation falling outside the range as indicated above, rebalancing will be done within 30 calendar days.</p>																				
Differentiation: The DPMTIF portfolio would have a weighted average maturity between 3 years to 7 years.																				

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios														
					as on 30.04.2016															
DHFL Pramerica Premier Bond Fund (DPPBF) (Open Ended Debt Scheme)	The objective of DPPBF is to provide regular income by investing in debt securities including bonds and money market instruments.	<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>Debt* Instruments including Government Securities and Corporate Debt</td> <td>60%</td> <td>100%</td> <td>Medium</td> </tr> <tr> <td>Money Market Instruments</td> <td>0%</td> <td>40%</td> <td>Low</td> </tr> </tbody> </table>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Debt* Instruments including Government Securities and Corporate Debt	60%	100%	Medium	Money Market Instruments	0%	40%	Low	840.97	635
		Instruments	Indicative allocations (% of total assets)			Risk Profile														
Minimum	Maximum																			
Debt* Instruments including Government Securities and Corporate Debt	60%	100%	Medium																	
Money Market Instruments	0%	40%	Low																	
<p>* Debt securities may include securitised debts up to 50% of the net assets.</p> <p>The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.</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 50% 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 25% of the assets of the Scheme.</p>																				
Differentiation: DPPBF is a medium to long term debt fund without any bias on the tenure of the security. Major portion of the portfolio will be invested in medium to long term corporate bonds & government bonds.																				
Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios														
					as on 30.04.2016															
DHFL Pramerica Gilt Fund (DPGF) (Open Ended Gilt Scheme)	The objective of DPGF is to generate reasonable returns by investing in Central/State Government securities of various maturities.	<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>Government Securities and Money Market Securities</td> <td>100%</td> <td>100%</td> <td>Low</td> </tr> </tbody> </table>			Instruments	Indicative allocations (% of total assets)		Risk Profile**	Minimum	Maximum	Government Securities and Money Market Securities	100%	100%	Low	468.01	314				
		Instruments	Indicative allocations (% of total assets)			Risk Profile**														
Minimum	Maximum																			
Government Securities and Money Market Securities	100%	100%	Low																	
<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 engage in scrip lending. The Scheme will not invest in foreign securities and securitized debt.</p> <p>The scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.</p>																				
Differentiation: DPGF will invest only in securities issued by Central and State Governments.																				
Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios														
					as on 30.04.2016															
DHFL Pramerica Inflation Indexed Bond Fund (DPIIBF) (An Open Ended Income Scheme)	The investment objective is to generate income and capital appreciation indexed to inflation by investing in a portfolio of inflation indexed bonds.	<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>Inflation Indexed Securities issued by Central Government, State Government and / or Corporate Issuers</td> <td>70%</td> <td>100%</td> <td>Low</td> </tr> <tr> <td>Other Debt Securities* including money market instruments</td> <td>0%</td> <td>30%</td> <td>Low to Medium</td> </tr> </tbody> </table>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Inflation Indexed Securities issued by Central Government, State Government and / or Corporate Issuers	70%	100%	Low	Other Debt Securities* including money market instruments	0%	30%	Low to Medium	105.86	108
		Instruments	Indicative allocations (% of total assets)			Risk Profile														
Minimum	Maximum																			
Inflation Indexed Securities issued by Central Government, State Government and / or Corporate Issuers	70%	100%	Low																	
Other Debt Securities* including money market instruments	0%	30%	Low to Medium																	
<p>* Investment in Securitized Debt would be up to 20% of the net assets of the scheme.</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>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 30% 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.</p> <p>The Scheme will not invest in foreign securities and foreign securitized debt. The Scheme will not participate in Repo in corporate debt security and Credit Default Swap. The Scheme will not invest in scrip lending. The Scheme will not invest in equity linked debentures.</p> <p>In the event of the asset allocation falling outside the range as indicated above, a review and rebalancing will be called for by the Investment Manager within 30 calendar days. 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 scheme may also hold cash from time to time.</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 Unitholders.</p>		
--	--	---	--	--

Differentiation: The fund would invest 70%-100% of net asset of the scheme in Inflation Indexed Bonds only

Name & Type of the Scheme	Investment Objective	Asset Allocation			AUM (Rs. in Crs.)	No. of folios		
					as on 30.04.2016			
DHFL Pramerica Income Advantage Fund (DPIAF) (Open Ended Debt Fund)	<p>The objective of DPIAF is to generate regular income (no assured income) by investing primarily in investment grade fixed income securities/money market instruments and to attain capital appreciation by investing a small portion in equity/equity related instruments.</p> <p>There can be no assurance that the investment objective of the Scheme will be realized.</p>	Instruments	Indicative allocations (% of total assets)		29.45	924		
			Minimum	Maximum			Risk Profile	
		Domestic Debt Instruments including Government Securities, Money Market Instruments and Securitised Debt*	90%	100%				Low to Medium
		Equity & Equity related instruments	0%	10%				Medium to High
<p>* Investment in Securitised Debt would be up to a maximum of 70% of the net assets of the Scheme.</p> <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 securities and foreign securitized debt. Also the Scheme will not engage in scrip lending.</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>								

Differentiation: DPIAF shall predominantly invest in Debt and Money market securities; however depending on the views on the equity markets, the Fund Managers shall allocate the assets of the Scheme in equity/equity related instruments to enhance the overall return of the portfolio. The composition of securitized debt could go upto 70% of net assets. The objective is to achieve balance between safety and higher return in order to generate better returns as compared to pure debt funds.

APPLICATION FORM



Pramerica

MUTUAL FUND

(To be used / distributed with Key Information Memorandum)

Investors must read the Key Information Memorandum, Instructions and Product Labeling before completing this Form. Please read the instructions before filling up the Application Form. Tick (✓) whichever is applicable, strike out whichever is not required.

Application No.

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 EUIIN box has been left blank, please refer the point related to EUIIN in the Declaration & Signatures section overleaf. Upfront commission shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please ✓ any one of the below)

I confirm that I am a First time investor in Mutual Funds. OR I confirm that I am an existing investor in Mutual Funds.

EXISTING FOLIO NUMBER

The details in our records under the folio number mentioned alongside will apply for this application.

SOLE / FIRST APPLICANT'S DETAILS

Name	Mr Ms M/s																										
Date of Birth (DOB) (Mandatory for Minor)	D D M M Y Y Y Y	<input type="checkbox"/> Proof of DOB of Minor enclosed (please ✓) <input type="checkbox"/> Passport <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Other please specify																									
PAN	KYC	<input type="checkbox"/> Proof attached	Nationality																								
Guardian Name (if Sole/ First applicant is a Minor) / Contact Person Name (For Non Individuals)	Mr Ms M/s																										
PAN	KYC	<input type="checkbox"/> Proof attached	Nationality																								
Mailing Address [P. O. Box Address is not sufficient]																											
			City																								
Pincode	(Mandatory)	State	Country																								
Phone (Off.)		Fax No.	Mobile No.																								
Phone (Res)		Email ID																									
Overseas Address (Mandatory in case of NRI/ FII applicant, in addition to mailing address)																											
State	Country	Zip Code																									
Status of the First Applicant (Mandatory, please ✓)	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> NRI-Repatriation	<input type="checkbox"/> NRI-Non Repatriation	<input type="checkbox"/> Partnership	<input type="checkbox"/> Trust	<input type="checkbox"/> HUF	<input type="checkbox"/> AOP	<input type="checkbox"/> PIO	<input type="checkbox"/> Company																		
<input type="checkbox"/> FIs	<input type="checkbox"/> Minor through guardian	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> Society/Club	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Non Profit Organisation	<input type="checkbox"/> Others	(please specify)																				

MODE OF HOLDING

Single OR Anyone or Survivor OR Joint (Default option)

SECOND APPLICANT'S DETAILS

Name	Mr Ms																								
PAN	KYC	<input type="checkbox"/> Proof attached	Nationality																						

THIRD APPLICANT'S DETAILS

Name	Mr Ms																								
PAN	KYC	<input type="checkbox"/> Proof attached	Nationality																						

POWER OF ATTORNEY (POA) HOLDER DETAILS (If investment is being made by a Constituted Attorney)

Name	Mr Ms																								
PAN	KYC	<input type="checkbox"/> Proof attached	Nationality																						

FIRST APPLICANT'S BANK ACCOUNT DETAILS (Mandatory) (Please attach copy of cancelled cheque)

Name of the Bank	Branch																							
Account No.	Account Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> Others																		
Bank Address																								
Pincode	State	City																						
MICR Code (9 digits)	*IFSC Code for NEFT / RTGS	*This is an 11 Digit Number, kindly obtain it from your Bank Branch.																						

ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Application No.

An Application for scheme	DHFL PRAMERICA																							
Along with Cheque / DD No. / UTR No.	Dated	D D M M Y Y Y Y																						
Drawn on (Bank)	Amount ₹																							

Signature, Stamp & Date

FATCA and CRS DETAILS For Individuals (Including Sole Proprietor) (Mandatory). Non Individual investors should mandatorily fill separate FATCA/CRS details form

Sole / 1 st Applicant / Guardian			2 nd Applicant			3 rd Applicant / POA		
Country of Birth	COUNTRY		Country of Birth	COUNTRY		Country of Birth	COUNTRY	
Country ¹	Tax Identification Number	IdentificationType	Country ¹	Tax Identification Number	IdentificationType	Country ¹	Tax Identification Number	IdentificationType
1.			1.			1.		
2.			2.			2.		
3.			3.			3.		

¹Please indicate all Countries, other than India, in which you are a resident for tax purpose, associated Taxpayer Identification Number and its Identification type eg. TIN etc.

KYC Details (Mandatory)		Occupation [Please tick (✓)]						
Sole / 1 st 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 nd 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 rd 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 st 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 nd 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 rd 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 st Applicant / Guardian	For Individuals [Please tick (✓)]: <input type="radio"/> I am Politically Exposed Person (PEP) ¹ <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)): (i) Foreign Exchange / Money Changer Services – OYES ONO; (ii) Gaming / Gambling / Lottery / Casino Services – OYES ONO; (iii) Money Lending / Pawning – OYES ONO
2 nd Applicant	<input type="radio"/> I am Politically Exposed Person (PEP) ¹ <input type="radio"/> I am Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable
3 rd Applicant / POA	<input type="radio"/> I am Politically Exposed Person (PEP) ¹ <input type="radio"/> I am Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable

¹PEP 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 **DHFL PRAMERICA** Option Growth* Dividend *Default Option

Dividend Facility Payout Re-Investment Dividend Frequency _____

DHFL PRAMERICA

Mode of Investment Lump Sum Only SIP Only Lump Sum with SIP 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

SIP Investment (Please ✓ any one) Monthly Quarterly
 SIP THROUGH AUTO DEBIT (ECS/Direct Debit/NACH)
 Please also fill and attach the SIP Auto Debit Facility Form OR
 SIP THROUGH POST-DATED CHEQUE Second & subsequent Instalment cheque Details

Cheque Nos. From _____ To _____

Dated From DDMMYYYY To DDMMYYYY

Second & Subsequent Instalment Details: (All subsequent instalment amounts should be same as the first instalment.)
 Instalment Amount ₹ _____
 SIP Date (Please ✓): 1st 7th 10th 15th 21st 25th 28th All 7 dates
 SIP Period (Please ✓): Till I/We instruct to discontinue the SIP 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)

I/We do not wish to nominate OR 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. 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:** 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. **Applicable to NRIs:** 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/FCNR Account(s). **FATCA and CRS Declaration:** 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.

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.

1 st Applicant Signature / Guardian Signature / POA Signature / Thumb Impression
2 nd Applicant Signature / POA Signature / Thumb Impression
3 rd Applicant Signature / POA Signature / Thumb Impression

----->

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.
- Please strike off sections that are not applicable.

INSTRUCTIONS FOR COMMON APPLICATION FORM

1. DISTRIBUTOR INFORMATION

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

(F) FATCA and CRS related details

- To comply with the requirements of Foreign Account Tax Compliance Act (FATCA) & CRS (Common Reporting Standard), it is mandatory for all investors, individuals (including Guardian & POA) & non-individuals, to provide the relevant information for FATCA and CRS, including Ultimate Beneficial Ownership (UBO) details for non-individuals. In case of any change in any information provided, Unit holders should ensure to advise the AMC/ RTA promptly i.e within a period of 30 days.
- All Applicants/Unit holders, individuals & non individuals, must be aware that the failure to provide all relevant details in relevant section and/or relevant forms may result in rejection of their investment application.
- Individual applicants (including in the name of sole proprietorship firm), joint applicants & POA(if any), are required to provide details, as mentioned in this section mandatorily. If the applicant/s have any countries of tax residency other than India, details of all such countries and relevant tax identification number needs to be provided. If the space in the form is not adequate, applicants may attach additional sheets with the information duly signed.
- All Non Individuals should fill and submit a separate form for FATCA and CRS declaration. Non-Individual entities, (other than those listed on a recognized stock exchange in India or is a subsidiary or related or controlled by such listed company) should also fill and submit the form for Ultimate Beneficial Ownership (UBO) details.
- If you have any questions about your tax residency or other definitions or terms used, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.
- It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to the form.
- The FATCA & CRS declaration forms can also be downloaded from our website at - <http://www.dhflpramerica.com/downloads/KIMforms>

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.

INSTRUCTIONS FOR COMMON APPLICATION FORM (Contd.)

- 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.

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 persons' 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)
- 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, along with 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. LUMPSUM 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 monies 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/ 1st 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 Frequency _____

SIP Frequency (Please ✓ any one) Monthly Quarterly

SIP Date for (Monthly / Quarterly) 1st 7th 10th 15th 21st 25th 28th All 7 dates

Instalment Amount (In figures) ₹

SIP Period (Please ✓ A or B)	Please mention Enrolment Period:	
<input type="checkbox"/> Till I/We instruct to discontinue the SIP (A)	From	To
<input type="checkbox"/> No. of Instalments (B) _____	M M Y Y Y Y	M M Y Y Y Y

* Please refer SID for default option

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)	<input checked="" type="checkbox"/> Sole/1 st Applicant/Guardian/Authorised Signatory/POA	<input checked="" type="checkbox"/> 2 nd Applicant/Guardian/Authorised Signatory/POA	<input checked="" type="checkbox"/> 3 rd 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)



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

UMRN For office use Date*

Sponsor Bank Code For office use Utility Code For office use

CREATE I/We hereby authorize DHFL PRAMERICA MUTUAL FUND to debit (Please) SB / CA / CC / SB-NRE / SB-NRO / Other
MODIFY
CANCEL 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
To
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 EUIIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIIN 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 "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.
 - 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 EUIIN of the Sales Person (if any) in the "EUIIN" column.
 - d. 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.
 - 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 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. 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.
- f. Declaration and Signature: This section needs to be signed by the applicants at the places marked "O" in the same order and manner in which they have signed the Application Form.
 - g. Please provide either a cancelled cheque leaf (or copy thereof) of the bank account from which the Auto Debit is to be effected or the Banker's attestation (in Section 4 of the Auto Debit Registration Form in case the first SIP Instalment is through a DD or a Pay Order). This would help us cross-verify your bank details appearing in the cheque with the bank details furnished in this form and let you know of discrepancies, if any, for early corrective action.
 - h. The SIP enrolment will be discontinued if (a) 3 consecutive SIP instalments in case of monthly & quarterly frequency are not honoured. b) the Bank Account (for standing instruction) is closed and request for change in bank account (for Standing Instruction) is not submitted at least 21 days before the next SIP Auto Debit instalment due date or if written request for cancellation is submitted by you at least 21 days before the due date.
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 • Bijapur • Bikaner • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Cuttack • Dargeeling • 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 • Silihuri • 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.			

Details of Ultimate Beneficial Owner including Additional FATCA & CRS Information

(Only for Non Individuals)



Pramerica

MUTUAL FUND

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

Entity Constitution Type (Please tick as appropriate) Partnership Firm HUF Private Limited Company Public Limited Company Society AOP/BOI Trust Liquidator Limited Liability Partnership Artificial Juridical Person Others specify

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 *	Identification Type (TIN or Other, please specify)

*In case Tax Identification Number is not available, kindly provide its functional equivalent\$.

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 institution⁵

OR

Direct reporting NFE⁵ (please tick as appropriate)

GIIN

Note: 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

GIIN not available (please tick as applicable) If the entity is a financial institution, Applied for Not required to apply for - please specify 2 digits sub-category⁷ 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 ¹ (that is, a company whose shares are regularly traded on an established securities market)	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 ² of a publicly traded company (a company whose shares are regularly traded on an established securities market)	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 or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange <input type="text"/>
3	Is the Entity an active ³ NFE	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 ⁴ NFE	Yes <input type="checkbox"/> Nature of Business <input type="text"/>

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

UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

Category (Please tick applicable category) Unlisted Company Partnership Firm Limited Liability Partnership Company Unincorporated association / body of individuals Private Trust
 Public Charitable Trust Religious Trust Others

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary)

Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of part C)

Details	UBO1	UBO2	UBO3
Name			
PAN / Any Other Identification Number			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax residency*			
Tax ID No.*			
Tax ID Type			
Address	_____ _____ Zip _____ State _____ Country _____ Contact detail _____	_____ _____ Zip _____ State _____ Country _____ Contact detail _____	_____ _____ Zip _____ State _____ Country _____ Contact detail _____
Address Type	<input type="checkbox"/> Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business
City of Birth			
Country of Birth			
Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others
Nationality			
Father's Name (Mandatory if PAN is not available)			
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
Date of Birth	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Percentage of Holding (%)^			

If passive NFE, additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:

* To include US, where controlling person is a US citizen or green card holder

%In case Tax Identification Number is not available, kindly provide functional equivalent

^Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with DHFL Pramerica Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

\$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

CERTIFICATION

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Name _____

Designation _____

 Signatures Signatures Signatures

Date D D M M Y Y Y Y Place _____

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"> • 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; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <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"> (i) an Investor Protection Fund referred to in clause (23EA); (ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

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

