

## COMMON APPLICATION FORM FOR LUMPSUM

Application No.



ARN- ARN-64917	ARN- Sub-Distributor Code	E EUIIN- E434563	Internal Code for Sub-broker/ Employee
-------------------	------------------------------	---------------------	--

#By mentioning RIA/ PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of IDFC Mutual Fund.

Declaration for "execution-only" transaction (only where EUIIN box is left blank) (Refer Instruction No. XIII). – 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.

Signature of First / Sole Applicant /  
Guardian / Authorised Signatory

## TRANSACTION CHARGES

(Please ✓ any one of the below) (Refer Instruction No. S)

☐ I am a first time investor in mutual funds (₹ 150 will be deducted) OR ☐ I am an existing investor in mutual funds (₹ 100 will be deducted)

Applicable for transactions routed through a distributor who has 'opted in' for transaction charges. Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investors' assessment of various factors including service rendered by the distributor.

**1 EXISTING FOLIO NO.** **2 MODE OF HOLDING / OPERATION** ☐ Single ☐ Anyone or Survivor ☐ Joint (Default option is anyone or survivor)**3 APPLICANT'S DETAILS** (Please refer to the Instruction No. A, C, D, R) All fields are mandatory.Gender ☐ Male ☐ Female**1st APPLICANT** Mr Ms M/s  Date of Birth\*\* PAN/PEKRN\*  Aadhaar No.  KIN\* ☐ Proof Attached**GUARDIAN NAME IF MINOR/CONTACT PERSON (FOR NON INDIVIDUALS)/POA HOLDER** Mr Ms  Date of Birth PAN/PEKRN\*  Aadhaar No.  KIN\* ☐ Proof AttachedRelationship with Minor applicant ☐ Natural guardian ☐ Court appointed guardian**2nd APPLICANT** Mr Ms M/s  Date of Birth PAN/PEKRN\*  Aadhaar No.  KIN\* ☐ Proof Attached**3rd APPLICANT** Mr Ms M/s  Date of Birth PAN/PEKRN\*  Aadhaar No.  KIN\* ☐ Proof Attached

\*Mandatory information - If left blank, the application is liable to be rejected.\*\* Mandatory in case the Sole/First applicant is minor. \* Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN).

**4 CORRESPONDENCE DETAILS OF SOLE/FIRST APPLICANT (AS PER KYC RECORDS)**

## Correspondence Address

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

## Overseas Address (Mandatory for NRI / FII Applicants)

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

Tel. No.  Office  Residence  Mobile No. Email ID  Email id belongs to: ☐ Self ☐ Family Member (Please refer Instruction No. Z and ✓)All communications will be sent by default to the registered E-mail ID / Mobile No. In case you wish to receive physical communication (please ✓ here) ☐**5 TAX STATUS (Please ✓)**

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Government Body	<input type="checkbox"/> AOP/BOI	<input type="checkbox"/> Defence Establishment
<input type="checkbox"/> On behalf of Minor	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> Financial Institution	<input type="checkbox"/> Trust / Society / NGO	<input type="checkbox"/> Other Specify
<input type="checkbox"/> HUF	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> FII	<input type="checkbox"/> Non Profit Organization/Charities	
<input type="checkbox"/> NRI	<input type="checkbox"/> LLP	<input type="checkbox"/> Bank	<input type="checkbox"/> Foreign Portfolio Investor	<input type="checkbox"/> QFI	

**6 DEMAT ACCOUNT DETAILS (OPTIONAL)** (Applicable ONLY for investors who are willing to hold their investment in DEMAT form)

NSDL: Depository Participant (DP) ID (NSDL only)	Beneficiary Account Number (NSDL only)	CDSL: Depository Participant (DP) ID (CDSL only)
<input type="text"/>	<input type="text"/>	<input type="text"/>

**7 BANK DETAILS (Mandatory)**

Mandatory information – If left blank the application is liable to be rejected. (Mandatory to attach proof, in case the pay-out bank account is different from the source bank account.) For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

Account Number  Account Type ☐ Current ☐ Savings ☐ NRO ☐ NRE ☐ FCNR ☐ Others (please specify)Bank Name & Branch Branch City  IFSC Code  MICR Code 

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

Application No.

Received, subject to realisation, verification and conditions

From 

Stamp &amp; Signature



**8 FATCA AND CRS DETAILS FOR INDIVIDUALS** (including Sole Proprietor) (Mandatory)

Non-Individual investors should mandatorily fill separate FATCA Form (Annexure II). The below information is required for all applicants / guardian

	Place/City of Birth	Country of Birth	Country of Citizenship / Nationality
First Applicant / Guardian			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others <small>Please specify</small>
Second Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others <small>Please specify</small>
Third Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others <small>Please specify</small>

**Are you a tax resident (i.e. are you assessed for tax) in any other country outside India?** ☐ YES ☐ NO (please tick ✓)

If "YES" please fill for ALL countries (other than India in which you are a Resident for tax purpose i.e. where you are a Citizen/ Resident/ Green Card holder/ Tax Resident in the respective countries).

	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other please specify)	Identification Type (TIN or other please specify)
First Applicant / Guardian				Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Second Applicant				Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Third Applicant				Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

☐ Reason A → The country where the Account Holder is liable to pay tax does not issue Tax Identification Number to its residents.☐ Reason B → No TIN required (Select this reasons Only if the authorities of the country of tax residence do not require the TIN to be collected) ☐ Reason C → Others please state the reasons thereof :

Address Type of Sole /1st Holder	Address Type of 2nd Holder	Address Type of 3rd Holder
<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business

Annexure I and Annexure II are available on the website of AMC i.e. www.idfcml.com or at the Investor Service centres (ISCs) of IDFC Mutual Fund

**9 INVESTMENT & PAYMENT DETAILS** (Please refer to the Instruction No. E & J) (Please refer SID for Plans and Sub-options)

Scheme	IDFC	Plan		Option	
Mode of payment	<input type="checkbox"/> Self <input type="checkbox"/> Third Party Payment (Please fill the Third Party Payment Declaration Form)	Payment mode	<input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> IDFC OTM <input type="checkbox"/> Fund Transfer <input type="checkbox"/> RTGS/NEFT		
Amount (figures)		Cheque/DD/UTR/UMR No.		Cheque Date	D D M M Y Y
Account No.		Account Type	<input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others <small>Please specify</small>		
Bank & Branch Name					

**10 NOMINATION DETAILS** Individuals (single or joint applicants) are advised to avail Nomination facility. ☐ I/We wish to nominate ☐ I/We DO NOT wish to nominate and sign here 1st Applicant signature (mandatory)

	Nominee Name & Address	In case of Minor		Allocation % (Total to be 100%)	Relationship with Investor	Nominee/ Guardian sign
		Guardian Name & Address	Date of birth			
Nominee 1			D D M M Y Y			
Nominee 2			D D M M Y Y			
Nominee 3			D D M M Y Y			

**11 KYC DETAILS** (Mandatory)**OCCUPATION** [Please tick (✓)]

	Private Sector Service	Public Sector Service	Government Service	Business	Professional	Agriculturist	Retired	Housewife	Student	Forex Dealer	Others
First Applicant / Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<small>Please specify</small>
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<small>Please specify</small>
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<small>Please specify</small>

**GROSS ANNUAL INCOME** [Please tick (✓)]

First Applicant / Guardian	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore	OR Net worth (Mandatory for Non-Individuals) ₹		as on	D D M M Y Y Y Y	as on (Not older than 1 year)
Second Applicant	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore	OR Net worth ₹				
Third Applicant	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore	OR Net worth ₹				

**OTHERS** [Please tick (✓)]

First Applicant / Guardian	For Individuals Please tick (✓) <input type="checkbox"/> I am Politically Exposed Person (PEP)^ <input type="checkbox"/> I am Related to Politically Exposed Person (RPEP) <input type="checkbox"/> Not applicable
	For Non-Individuals Please tick (✓) (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form - Refer instruction no. IV(h)):
	(i) Foreign Exchange / Money Changer Services <input type="checkbox"/> Y <input type="checkbox"/> N (ii) Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Y <input type="checkbox"/> N (iii) Money Lending / Pawning <input type="checkbox"/> Y <input type="checkbox"/> N
Second Applicant	<input type="checkbox"/> Politically Exposed Person (PEP)^ <input type="checkbox"/> Related to Politically Exposed Person (RPEP) <input type="checkbox"/> Not applicable
Third Applicant	<input type="checkbox"/> Politically Exposed Person (PEP)^ <input type="checkbox"/> Related to Politically Exposed Person (RPEP) <input type="checkbox"/> Not applicable

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

I/We have read, understood and agree to comply with the terms and conditions of the Statement of Additional Information, Scheme Information Documents and Key Information Memorandum of the Scheme(s), Foreign Account Tax Compliance Act and Common Reporting Standards, statutory requirements prescribed by SEBI, AMFI, Prevention of Money Laundering Act, 2002 (PMLA), Privacy Policy of IDFC Asset Management Company Limited available on the website of IDFC Mutual Fund www.idfcml.com and all applicable rules and regulations and hereby confirm that I/We have not received nor been induced by any rebate or gifts, directly or indirectly, to make this investment. I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs. 50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. For NRIs / PIOs / FPIs only: I/We confirm that I am / we are Non Resident Indians / Person(s) of Indian Origin / Foreign Portfolio Investors but not (i) United States persons as per applicable Regulations or (ii) residents of Canada, and I/we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account maintained in accordance with applicable RBI guidelines.

I/We hereby provide my/our consent to IDFC Asset Management Company Limited ("IDFCAMC") for (i) collecting, storing and usage of personal information for the purposes of processing my/our application and providing the services to which I/we have subscribed and for the purposes of meeting legal and regulatory requirements; (ii) receiving updates on promotional material and transaction related communication via mail, telecall, SMS, etc. (iii) validating/authenticating with Unique Identification Authority of India ("UIDAI") by itself or through its Registrar and Transfer Agent ("RTA"); and (iv) downloading and updating my/our Aadhaar number(s) and associated demographic information (including updated information) in my/our accounts/folios under IDFC Mutual Fund, based on my/our Income Tax Permanent Account Number ("PAN") in accordance with the Aadhaar Act, 2016, PMLA and rules & regulations made thereunder and applicable SEBI guidelines. I/We hereby further authorise IDFC AMC for sharing/disclosed of the Aadhaar number(s) and associated demographic information (including any updated information) by itself or through its RTA, depository participants, and asset management companies of other SEBI registered mutual funds, and their RTAs, for the purpose of updating the same in my/our accounts/folios based on my/our PAN.

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

Instrument No.	Dated	Amount (Rs.)	Scheme
	D D M M Y Y		



#By mentioning RIA/PMRN code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of IDFC Mutual Fund.

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No. XIII). – 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. ☐

**TRANSACTION CHARGES** ☐ I am a first time investor in mutual funds (₹ 150 will be deducted) OR ☐ I am an existing investor in mutual funds (₹ 100 will be deducted)  
(Please ✓ any one of the below) (Refer Instruction No. S)

Applicable for transactions routed through a distributor who has opted in for transaction charges. Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investors' assessment of various factors including service rendered by the distributor.

Please Tick (✓) ☐ SIP Registration ☐ SIP Renewal ☐ SIP with Top-up Registration ☐ SIP - Change in Bank Details

Please mention relevant SIP details below and also in the IDFC Common Mandate (IDFC OTM).

Existing Folio Number									PAN									
-----------------------	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--

Name of the First Holder

Scheme	Plan	Option
--------	------	--------

**SYSTEMATIC INVESTMENT PLAN DETAIL (SIP DETAIL)** ^Default Top-up option Yearly

Monthly SIP Date (Except 29th, 30th & 31st)   (Default 10th) SIP Period From       To       OR ☐ 1 2 2 0 9 9

[illegible]

SIP TOP-UP (Optional) (Refer J (viii)) Registration for this facility is subject to the investor's bankers accepting the mandate for this registration	Frequency <input type="checkbox"/> Half Yearly <input checked="" type="checkbox"/> Yearly <sup>A</sup>	Amount ₹ <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td colspan="6">in figures</td></tr></table> (The Top-up amount should be Rs. 500 and multiples of Rs. 500 thereafter)							in figures					
in figures														

**INITIAL SIP INSTALLMENT PAYMENT THROUGH** (Please provide cheque for initial SIP Amount and fill below OTM for subsequent SIP installments.)

☐ My existing OTM registered to be used for initial & subsequent SIP instalments

 Cheque No.       Cheque Date       Bank & Branch Name

#### DEMAT ACCOUNT DETAILS (Applicable ONLY for investors who are willing to hold their investment in DEMAT form)

[illegible]

I/We have read, understood and agree to comply with the terms and conditions of the Statement of Additional Information, Scheme Information Documents and Key Information Memorandum of the Scheme(s), Foreign Account Tax Compliance Act and Common Reporting Standards, statutory requirements prescribed by SEBI, AMFI, Prevention of Money Laundering Act, 2002 (PMLA), Privacy Policy of IDFC Asset Management Company Limited available on the website of IDFC Mutual Fund [www.idfcmf.com](http://www.idfcmf.com) and all applicable rules and regulations and hereby confirm that I/We have not received nor been induced by any rebate or gifts, directly or indirectly, to make this investment. I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs. 50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. For NRIs/PIOs/FPs only: I/We confirm that I am / we are Non Resident Indians / Person(s) of Indian Origin / Foreign Portfolio Investors but not (i) United States persons as per applicable Regulations or (ii) residents of Canada, and I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account maintained in accordance with applicable RBI guidelines.

I/We hereby provide my/our consent to IDFC Asset Management Company Limited ("IDFCAMC") for (i) collecting, storing and usage of personal information for the purposes of processing my/our application and providing the services to which I/we have subscribed and for the purposes of meeting legal and regulatory requirements; (ii) receiving updates on promotional material and transaction related communication via mail, telecall, SMS, etc. (iii) validating/authenticating with Unique Identification Authority of India ("UIDAI") by itself or through its Registrar and Transfer Agent ("RTA"), and (iv) downloading and updating my/our Aadhaar number(s) and associated demographic information (including updated information) in my/our accounts/folios under IDFC Mutual Fund, based on my/our Income Tax Permanent Account Number ("PAN") in accordance with the Aadhaar Act, 2016, PMLA and rules & regulations made thereunder and applicable SEBI guidelines. I/We hereby further authorise IDFC AMF for sharing/disclosing of the Aadhaar number(s) and associated demographic information (including any updated information) by itself or through its RTA, depository participants, and asset management companies of other SEBI registered mutual funds, and their RTAs, for the purpose of updating the same in my/our accounts/folios based on my/our PAN.

First / Sole Applicant / Guardian /  
Authorised Signatory

Second Applicant

Third Applicant



IDFC MUTUAL FUND

### IDFC One Time Mandate (OTM)

**UMRN**

F	O	R	O	F	F	I	C	E	U	S	E	O	N	L	Y
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

**Date**

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

FUND		FOR OFFICE USE ONLY	
Sponsor Bank Code			

Utility Code 

FOR OFFICE USE ONLY

Tick (✓)

☒ I/We hereby authorize  to debit tick (✓) ☐ SB ☐ CA ☐ CC ☐ SB-NRE ☐ SB-NRO ☐ Other

[illegible]

CANCEL									
with Bank									
IFSC									
or MICR									

an amount of Rupees ₹

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

**PAN / Application No.**  **Mobile No.**  +91

Reference	Email ID
-----------	----------

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

## PERIOD

From	<input type="text" value="D"/>	<input type="text" value="D"/>	<input type="text" value="M"/>	<input type="text" value="M"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
To	<input type="text" value="D"/>	<input type="text" value="D"/>	<input type="text" value="M"/>	<input type="text" value="M"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
Or	<input type="text" value=""/>	Until Cancelled						

1	Name as in bank records	2	Name as in bank records	3	Name as in bank records
---	-------------------------	---	-------------------------	---	-------------------------

- This is to confirm the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account, based on the instructions as agreed & signed by me.
- I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorised the debit.



## TERMS AND CONDITIONS :

- 1) IDFC Mutual Fund can register the attached 'One Time mandate' to facilitate collection of payments towards investments in Mutual Funds as directed by the investors.
- 2) The facility is made available to investors of IDFC Mutual funds who subscribe to use this one time mandate for their intended investment collections only.
- 3) The Scheme Information Document (SID), Scheme Additional Information (SAI) and Key Information Memorandum, all Instructions, Addenda issued from time to time, as available on the IDFC Mutual Funds' website, Risk Factors, Loads and all other information related to various requirements of the respective Scheme/Plan shall be understood and referred to before providing the mandate by the investor. It is deemed that the investor agrees to the terms and conditions of the respective chosen scheme as stipulated by AMC from time to time.
- 4) IDFC MF shall map this mandate, after due acceptance from investor's bank, as one of the authorised payment modes in the RTA folio records for all investments in IDFC Mutual Fund and the above mapping shall be purely based on automatic matching of PAN mentioned in the attached mandate with the first holder's PAN (Guardian's PAN for Minors) in investor's folios.
- 5) IDFC MF, directly as or through its appointed aggregator (service provider) shall arrange to lodge only the duly valid Mandate with investor's bank under Automated Clearing House (ACH) Rules.
- 6) Any charges payable by the investor to his/her bank for registering and honoring this mandate will not be borne by IDFC and for the same to be debited to bank account, the mandate contains necessary authorization.
- 7) IDFC MF or its aggregator shall also facilitate collection of periodical or adhoc payments due from the Investor, (either for fresh purchase or additional purchase or SIP investments as the case may be) as per duly lodged and accepted mandate terms. This will be as per specific instructions received from IDFC Mutual Fund for the desired adhoc/ periodical transactions instructions issued/conveyed to them directly by the investor through various permitted modes.
- 8) IDFC MF shall ensure that under any circumstances, the funds will not be used other than for the intended purpose and IDFC MF shall not have any title or ownership over the proceeds except for the interim period pending pass through to the IDFC MF.
- 9) IDFC MF shall be bound by rules and procedures prescribed by NPCI from time to time for this ACH Debit mandate collection services operated by them.
- 10) The investor cannot hold the IDFC Mutual Fund or the aggregator responsible for any loss, if mandate is rejected or any of its transaction is delayed or not effected at all for reasons of incomplete or incorrect information or due to any reason at or of the investor bank.
- 11) IDFC MF will not be responsible or liable for nor be in default for reasons of any failure or delay in ensuring obligations under this facility, where such failure or delay is caused, in whole or in part, by any force majeure event (including network failures) which are beyond the reasonable control of IDFC MF.
- 12) The investor clearly understands that this common ACH mandate provides for multiple debits on same settlement date to pay various underlying transactions for values, each of which shall be less or equal to the maximum amount specified in the relevant mandate. Accordingly, the investor shall ensure that the intended bank account remains funded well in advance of any given date to meet all his adhoc/periodical commitments for transactions under the relevant mandates. Investor shall note that his bank may charge service fees for any dishonor.
- 13) All the intended transactions will be presented on best efforts basis if received by and within the timelines agreed by the service provider and the decision of the investor's bank will be final in acceptance or rejection of any or all transaction.
- 14) IDFC MF shall recover any wrongful credits afforded in investor's folios and for which notice/information is hereby waived.
- 15) The investor clearly understands that debit of funds for transactions using IDFC One Time Mandate form will be subject to normal processing time taken for clearing such transactions through the ACH platform and in accordance with NPCI guidelines.
- 16) **Transaction Charges :** As per the SEBI circular No Cir/IMD/DF/13/2011 dated 22nd August 2011 transaction charges shall be applicable for purchase / Subscription receive from investors through distributor, who have opted to received transaction charges as detailed below :
  1. **For existing investors in a Mutual Fund, the distributor may be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- and above.**
  2. **As an incentive to attract new investors, the distributor may be paid Rs. 150/- as transaction charge for a first time investor in Mutual Funds.**
  3. **The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested.**
  4. **There shall be no transaction charge on subscription below Rs. 10,000/-.**
  5. **In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 installments.**

**Toll free 1800 266 6688 / 1800 300 66688**

Available Between  
8:00 am - 8:00 pm on weekdays

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

**[www.idfcmf.com](http://www.idfcmf.com)**