



## INSTRUCTIONS cum TERMS AND CONDITIONS

### SIP payment through NACH/ECS/SI/Auto Debit

- 1) The bank account provided for NACH/ECS/SI/Auto Debit should be participating in MICR and NACH clearing respectively.
- 2) In case of "At Par" cheques, investors need to mention the MICR number of his/her actual bank branch. In case MICR code is not provided or incorrect code is mentioned on the application form, the application for SIP will be liable to be rejected.
- 3) The investor agrees to abide by the terms and conditions of NACH/ECS/Direct Debit facility of Reserve Bank of India/Banks. IIFL Mutual Fund/ IIFL Asset Management Limited (IIFL AMC), its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold IIFL AMC, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit/ local holidays.
- 4) Please read the Key Information Memorandum, Statement of Additional Information (SAI) and Scheme Information Document (SID) of respective Scheme(s) carefully before investing.
- 5) Existing investors are not required to submit the Investment Application form at least 30 days before the first SIP Installment date for SIP Registration. The date of subsequent SIP Installment shall be 1st, 7th, 14th & 21st of a particular month, after completing a minimum time gap of 30 days from the date of allotment of the 1st SIP Installment amount.  
New Investors are required to submit the following documents:
  - a) Investment Application Form with SIP Registration Form.
  - b) The Initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/ Direct Debit for SIP installments.
  - c) A photo copy/ cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements.
- 6) An investor can opt for Monthly or Quarterly frequency. SIP Auto debit is available only on specific dates of the month i.e. 1st or 7th or 14th or 21st. In cases where an investor opts for SIP facility without mentioning the date of installment, 7th will be considered as the default date. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month. SIP debit dates shall be 1st, 7th, 14th or 21st. To register multiple SIPs in the same scheme/ same month, please submit separate SIP Registration Form.
- 7) If the SIP Debit is a non-Business Day for the scheme, then the units shall be allotted on the next Business Day.
- 8) For SIP through monthly option - Rs.1000/- per month for a minimum period of six months. For Quarterly Option - Rs.1500/- per quarter for a minimum period of 4 quarters. Investments above the minimum amount mentioned, shall be made in multiples of Rs. 100/- for all SIP irrespective of frequency of SIP or the Option.
- 9) Modification/Cancellation of SIP : You can request for a modification/cancellation of your SIP at any time. Your modification/cancellation request should be submitted 30 days prior to the next Auto Debit date. Any modification request should be accompanied by : (i) A new SIP duly filled in and carrying the revised SIP request details (ii) A written and signed confirmation for discontinuance of existing SIP.
- 10) For MICRO SIP maximum SIP amount of Rs.50000/- per year per investor shall be exempt from the requirement of PAN.
- 11) SIP is available in selected schemes of IIFL Mutual Fund. The initial cheque should be drawn in favor of the "Name of The Scheme A/c. First Investor Name" or "Name of The Scheme A/c. Permanent Account Number" or "Name of The Scheme A/c. Folio Number" and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/ draft are not permitted. Application received with outstation cheque/ demand draft shall be rejected.
- 12) "Perpetual SIP" will be the default option in case end date for enrolment period is not provided. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be perpetual, till instruction to the contrary is received from the investor.
- 13) Allotment of units would be subject to realization of credit.
- 14) The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest investor service center. Such request for discontinuation should be received at least 30 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the respective scheme(s).
- 15) The SIP Registration Form along with Application Form in all respects should be submitted at any of the Investor Service Centers.
- 16) Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing Account.
- 17) IIFL AMC reserves the right to reject any application without assigning any reason thereof. IIFL AMC in consultation with trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- 18) If the investment is done on behalf of a minor then the guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Investment Plan (SIP) and any other options, after the date of the minor attaining majority till the documents for the change in status are provided. In case of existing SIP registered prior to the minor attaining majority, the systematic investment will be continued to be processed beyond the date of the minor attaining majority and till the time a instruction from the major to terminate the SIP is received along with the required documents for change in the status of the folio.
- 19) SIP enrollment will be discontinued by IIFL Asset Management Limited (AMC) in case [a] the SIP installment is not honored consecutively for three SIP installments [b] the Bank account [for ECS (Debit Clearing)] is closed and the request for change in bank account / Bank Branch is not submitted by the concerned unit holder at least 30 working days before the due date of next SIP installment.
- 20) Investors will not hold AMC, IIFL Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP start or end date.
- 21) The SIP facility would be made available by the company through a system made available through Bill Desk payment services provided by India Ideas.com Ltd.

### Instructions to fill Auto Debit Form and Terms & Conditions :

#### •Following fields need to be filled mandatorily :

- 1.Date : in format DD/MM/YYYY
- 2.Bank A/c Type : Tick the relevant box
- 3.Fill bank account number
- 4.Fill name of Destination Bank
- 5.IFSC/MICR code : Fill respective code
- 6.Default is maximum amount
- 7.Reference 1 : Mention Folio number
- 8.Reference 2 : Mention Application number
- 9.Period : Starting date of NACH registration (in format DD/MM/YYYY)
- 10.Telephone number : Optional
- 11.E-mail ID
- 12.Signature as per bank account
- 13.Name : Mention Holder name as per Bank record

# INSTRUCTIONS FOR FILLING APPLICATION FORM

## 1. GENERAL INSTRUCTIONS

- i. Please read the terms of the Key Information Memorandum and the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before filling the Application Form. Investors should also apprise themselves of the prevailing Load Structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- ii. Application form should be completed in English and in BLOCK LETTERS. Please tick in the appropriate boxes wherever applicable.
- iii. The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Applications by minors should be signed by the guardians. In case of H. U. F. the Karta should sign on behalf of the H. U. F.
- iv. The application complete in all respects along with the cheque must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque of the amount payable are liable to be rejected and the money paid will be refunded without interest.
- v. No receipt will be issued for the application money. The designated Investor Service Centre will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- vi. All cheques must be drawn in favour of "Name of the Scheme A/c. 1" investor Name" "Name of the Scheme A/c. Permanent Account Number" or "Name of the Scheme A/c. Folio Number" account and crossed "Account Payee Only". A separate cheque must accompany each application.
- vii. Investors already holding a folio in IIFL Mutual Fund can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as they feature in the existing folio in our records would apply, provided these details match with that in your demat account held with a Depository Participant. The details in your demat account would prevail over any conflicting information furnished in this form. Unit holders' name should be in the same sequence as appearing in your demat account, failing which the Application Form is liable to be rejected.
- viii. The applicant details mentioned in Section 1, should be the same as appearing in demat account held with a Depository Participant.

## 2. INVESTOR PARTICULARS

- i. Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FI investors an overseas address must be provided.
- ii. Name of Guardian must be mentioned if investments are being made on behalf of a minor and the same should be as provided in your demat account. Date of birth is mandatory in case of minor.
- iii. In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.
- iv. Documentation to be submitted by Corporate Investors/Societies / Trusts / Partnership Firms/ FIs

Documents	Companies	Societies	Partnership Firms/ LLP	Investments through POA	Trusts	NRI	FIs	Individual
Resolution/ Authorisation to invest	✓	✓			✓			✓
List of Authorised Signatories with Specimen signature(s)	✓	✓	✓		✓			✓
Memorandum & Articles of Association	✓							
Trust Deed					✓			
Bye-laws		✓						
Partnership Agreement/ Partnership Deed			✓					
Overseas Auditors' Certificate								✓
Notarised Power of Attorney				✓				
Bank confirmation of Non-Resident Account Type/ FIRC						✓		
Copy of PAN Card	✓	✓	✓					✓
Copy of KRA acknowledgment letter	✓	✓	✓					✓
Cancelled cheque	✓	✓	✓					✓

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only uncertified photocopies of the documents are submitted/ attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the IIFLAMC/ IIFLMF will accept and act in good faith on uncertified/ not properly authenticated documents submitted/ attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the IIFLAMC/ IIFLMF shall not be liable under any circumstances for any defects in the documents so submitted.

Non-Individual investors are required to ensure that the object clause of the constitution document (viz. MOA /AOA/ Trust Deed, etc.) permits investment in the scheme(s) of IIFL Mutual Fund. IIFLAMC/ IIFLMF shall accept and process the applications made by these entities in good faith by relying on the undertaking given with respect to the authority, validity and compliance with all relevant formalities/conditions etc., in the application for making such investments with IIFL Mutual Fund. Further, IIFLAMC/ IIFLMF/ Trustees or any of its affiliates shall not be liable in case of any dispute arising with respect to eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity, as applicable.

- v. Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", all requests/ transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be Joint. However, in all cases, the proceeds of all redemption will be paid to the first named holder. All communications will also be sent to the first named holder.

## 3. BANK AND PERMANENT ACCOUNT NUMBER DETAILS

**Bank Details:** In order to protect the interest of investors from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application/ Redemption request, the bank name and account number. In case of Unit Holders opting to hold units in demat mode they should provide the details of bank account linked to their demat account provided under Section 9 of this application form. The bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payouts for redemptions/dividend proceeds or at the time of any corporate action. Unit holders under the Scheme will be required to follow the procedure for change in bank mandate as per the instructions given by their respective Depository Participants. In case of QFI, designated overseas bank details to be provided.

**PAN Details:** It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to IIFL Mutual Fund for verifying that they are residents of State of Sikkim.

## 4. MODE OF PAYMENT

- i. Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local IIFL Asset Management Ltd. Offices/ Authorised Collection Centres.
- ii. The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.
- iii. Investors residing in Centres, where the Investors service Centres of the mutual fund are not located, are required to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the AMC only for the investors residing at places which are not covered by our offices/ authorised centres & DD Charges are mentioned in the form. The maximum charges so borne by the AMC would be restricted to limits as prescribed by SEBI.
- iv. For all mode of payments, details of source account, source bank name and source branch name should be mentioned.
- v. Restriction on acceptance of Third Party Payment:
  - a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), IIFL Asset Management Limited (IIFL AMC)/ IIFL Mutual Fund (IIFLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments, except in the cases as enumerated below in para (c).
  - b) "Third Party Payment" means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
  - c) IIFLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:
    - i. Payment by Parents/Grand-Parents/Related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹50,000/- (each regular purchase) However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio as a guardian.

- ii. Custodian on behalf of an FII or a client.
  - iii. Payment by employer on behalf of employee under SIP or lumpsum through payroll deductions.
- d) In case of 'exceptional situations' mentioned above, investors are required to submit following documents/ declarations along with the application form without which such applications will be rejected/ not processed/refunded:
- i. Mandatory KYC for All Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgment Letter to the application form.
  - ii. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of IIFLAMC or visit our website www.iiflmf.com for the said Declaration Form.

## e) Investors are requested to note that, in case of:

- i. **Payment by Cheque:** An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid). 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:
  - a. a copy # of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
  - b. a letter\* (in original) from the bank on its 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).
- # Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/ Official Points of Acceptance of IIFLAMC/ IIFLMF. The copy of such documents will be verified with the original documents to the satisfaction of the IIFLAMC/ IIFLMF. The original documents will be returned across the counter to the investor after due verification.
- \* In respect of (b) 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.

- ii. **Payment by Pre-funded Instrument:** (1) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Bankers' 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 unit holder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgment from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder, or a copy of the passbook/ bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unit holder.

(2) A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of ₹50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the payment instrument. The name mentioned on the Certificate should match with the name of the first named unit holder and certificate must state such investor's bank account number and PAN as per bank record, if available.

The Certificate(s) mentioned in (1) and (2) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

- iii. **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 unit holder should be one of the account holders to the bank account. In case the application for subscription does not comply with the above provisions, IIFLAMC/ IIFLMF 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.

## 5. NRI INVESTORS

**Repatriation basis:** Payments by NRIs/FIs may be made by way of Indian rupee drafts purchased abroad or out of funds held in NRE/ FCNR account or by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centres are located. In case of Indian rupee drafts purchased and subscriptions through NRIs/ FCNR account, an account debit certificate from the bank issuing the draft confirming the debit should also be enclosed. All applications must be accompanied by FIRC.

**Non Repatriation basis:** NRIs investing on a non repatriable basis may do so by issuing cheques/ demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Investor Service Centres are located.

## 6. NOMINATION

Nomination will be maintained at folio level. Applicant who do not wish to nominate must, at the designate space, confirm their non intention to nominate, failing which the form may be rejected at the discretion of the fund/AMC. Please refer SAI for complete detail.

## 7. COMMUNICATION

Allotment Advice, Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / e-mail. Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform the same to the Mutual Fund. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

## 8. DEMAT ACCOUNT DETAILS

An Investor intending to invest in the scheme in demat mode is required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL/ CDSL) and will be mandatorily required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP. Applicants must ensure that the sequence of names as mentioned in the Application Form matches to that of the demat account held with the Depository Participant. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository data. Only those applications where the details are matched with the depository data, will be treated as valid applications. If the details mentioned in the application are incomplete / incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected.

## 9. KNOW YOUR CLIENT (KYC)

All Applicants (including POAs and Guardians) are required to be KYC compliant irrespective of the amount of investment. In case you are not KYC certified, please fill in the KYC form (Individual or Non-Individual). A KYC acknowledgement letter should be submitted along with application for opening a folio or making an investment. Each holder in the folio must be KYC compliant.

Investors may kindly note that new SEBI Circular issued regarding uniformity in the KYC process was effective from January 1, 2012.

1. SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries, new Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds.
2. The Mutual Fund shall perform the initial KYC of its new investors and shall also accept the details change form for investors who have done their KYC prior to December 31, 2011.
3. It is mandatory to carry out In-Person Verification (IPV) for processing the KYC of its new / existing investors from January 1, 2012.
4. Once the KYC and IPV-In Person Verification has been done with any SEBI registered intermediary, the investor need not undergo the same process again with any another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC/additional KYC of the investor.
5. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice.
6. Non-individual investors will have to do a fresh KYC due to significant changes in KYC requirements.
7. In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation Details, Gross Annual Income/networth and Politically Exposed Person (PEP)\* status mentioned under section 2 & 3 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

The said details are mandatory for both Individual and Non Individual applicants.

\*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

## Ultimate Beneficial Owners(s)

Pursuant to SEBI Master Circular No. CIR/SD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, Investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' in the separate format enclosed with this form. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Please contact the nearest Investor Service Centre (ISC) of IIFL Mutual Fund or visit our website.

## 10. APPLICATIONS NOT COMPLETE IN ANY RESPECT ARE LIABLE TO BE REJECTED.

## Common Transaction Form for Systematic Transfer Plan/ Systematic Withdrawal Plan (For Existing Unit Holders only)

Please read the instructions before filling the Application Form

DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE			
Distributor Name & ARN No.	Sub-Broker Code	Unique Identification No.	Date & Time of Receipt
ARN-64917		E434563	

Declaration for "execution-only" transaction (only where EUIN box 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.

First/ Sole Applicant/ Guardian	Second Applicant	Third Applicant
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### UNITHOLDERS DETAILS

Folio No.  Name of Sole/ First Unit Holder   
 PAN

*Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor. For details on transaction charges payable to distributor please refer Key Information Memorandum.*

I would like to opt for  Systematic Transfer Plan  Systematic Withdrawal Plan

### SYSTEMATIC TRANSFER PLAN (STP)

From Scheme \_\_\_\_\_ Option (✓)  Direct  Regular  
 Growth  Dividend Payout  Dividend Reinvestment Dividend Frequency \_\_\_\_\_

To Scheme \_\_\_\_\_ Option (✓)  Direct  Regular  
 Growth  Dividend Payout  Dividend Reinvestment Dividend Frequency \_\_\_\_\_

Frequency (✓)  Weekly (Debit date will be 1st/7th/14th/21st of the Month)  Fortnightly (Debit date will be  1st/ 14th or  7th/ 21st of the Month)  
 Monthly (Please indicate the date  1st  7th  14th  21st)  Daily

Transfer  Fixed Amount  Appreciation (only for Monthly frequency) Amount per Transfer (Minimum Rs.1,000/-) Rs. \_\_\_\_\_

Preference (✓) \_\_\_\_\_

Transfer Period: From         To         Total Amount of Transfer (Rs.) \_\_\_\_\_ No. of Transfers (Minimum 06)

### SYSTEMATIC WITHDRAWAL PLAN (SWP)

From Scheme \_\_\_\_\_ Plan (✓)  Direct  Regular  
 Growth  Dividend Payout  Dividend Reinvestment Dividend Frequency \_\_\_\_\_

Withdrawal Preference (✓)  Fixed Amount (Minimum Rs.1,000/-)  Appreciation Amount per Withdrawal (Rs.) \_\_\_\_\_ Frequency  Monthly  Bi - Monthly (Default Option)<sup>#</sup>

Dates (✓)\* Monthly Option  1st  7th  14th  21st of every month

Bi-Monthly Option<sup>#</sup>  13th of bi-month (In case of investment in IIFL Liquid Fund)

Withdrawal Period: From         To         Total Amount of Withdrawal (Rs.) \_\_\_\_\_ No. of Withdrawals

**Declaration:** Having read & understood the contents of the Scheme Information Document of the Transferor and Transferee Scheme. I/We hereby apply for units of the scheme & agree to abide by the terms, conditions, rules & regulations governing the scheme. I/We hereby declare that the particulars given herein are correct and complete. I/We confirm that I/we have not received and will not receive any commission or brokerage or any other incentive in any form, directly or indirectly, for subscribing to units issued under any of the scheme(s).

**For NRIs only:** I/We confirm that I am/we are the Non-Residents of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non-Residents External/Ordinary Account/FCNR Account.

Signature of Sole / First Applicant / Guardian / POA / Authorised Signatory	Signature of Second Applicant / POA / Authorised Signatory	Signature of Third Applicant / POA / Authorised Signatory

To be signed by unit holders as per mode of holding opted. To be signed by all unit holders if units are held jointly. Please strike off section(s) that are not filled by you, to avoid unauthorised use.

<sup>#</sup>Applicable only for investment in IIFL Liquid Fund.

\*In the event that such day is a holiday, the withdrawal would be effected on next business day

## ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

Folio No.  ARN No:   
 Received from   
 Scheme  Option

**STP** Instalment Amount (Rs.) \_\_\_\_\_ No. of Instalments \_\_\_\_\_ To (Scheme Name) \_\_\_\_\_  
 Preference (✓)  Fixed  Appreciation Frequency (✓)  Weekly  Fortnightly  Monthly  Daily

**SWP** Instalment Amount (Rs.) \_\_\_\_\_ No. of Instalments \_\_\_\_\_  
 Preference (✓)  Fixed  Appreciation

Signature, Stamp & Date

## INSTRUCTIONS AND INFORMATION

1. Unitholders are advised to read the Scheme information Document of the respective Scheme(s) i.e. Transferor and Transferee and Statement of Additional Information carefully.
2. Please indicate the commencement date in your STP/SWP request. In case of Fixed amount Transfer/Withdrawal, the commencement date is the date on which your Systematic Transfer/Withdrawal starts. In case of Appreciation Transfer/Withdrawal, the commencement date is the base date from which your appreciation gets computed. Your first Transfer/Withdrawal in this case would happen after a month from the commencement date.
3. Unitholders must use separate enrolment forms for different Schemes/Plans/Options.
4. Investors are required to submit the request form at least 5 days before the first STP/SWP installment date for STP/SWP Registration.
5. The STP/SWP facility is available only for units held / to be held in Non-Demat mode.
4. The investor can choose to opt out from the STP/SWP at any point of time by submitting a written request at least 5 days prior to the next due date of STP/SWP. On receipt of such a request, the STP/SWP will be discontinued for the respective scheme(s).
5. Incorrect, incomplete, ambiguous forms are liable to be rejected.

## SYSTEMATIC TRANSFER PLAN

1. This facility enables the unitholders to switch an amount from their existing investments in a Scheme/Option of the Fund, which is available for investment at that time at periodic intervals through a one time request.
2. The switch can be made either daily, weekly, fortnightly or monthly. Under this facility the switch by the unit holders should be within the same account/folio number.
3. The unitholder has to fulfill the following criteria in order to avail of the Systematic Transfer Plan :
  - (a) A Unit Holder has to have a minimum balance of Rs. 10,000/- in a scheme. (b) the minimum amount as stated in the offer document of the respective transferor scheme, whichever is higher. (c) A minimum of 6 such transfers has to be submitted for the STP.
4. The transfer will be effected by way of a switch, i.e. redemption of Units from one Scheme and investment of the proceeds thereof, in the other Scheme at the then prevailing terms of both Scheme.
5. All transactions by way of STP shall, however, be subject to the terms (other than minimum application amount) of the target Scheme.
6. If STP date/day is a non-Business Day, then the next Business Day shall be the STP Date / Day and the same will be considered for the purpose of determining the applicability of NAV.
7. A Unit Holder who opts for an STP has the choice of switching (i) a fixed amount or (ii) an amount equal to the periodic appreciation on his/her/its investment in the Scheme from which the transfer is sought, as detailed below :

### FIXED AMOUNT OPTION:

1. Under this alternative, a Unit Holder may switch a fixed amount of at least Rs. 1,000/- per transaction and the 'STP Date' for the switch will be as under :
  - (a) where a weekly STP is opted for, the STP Date shall be the 1st, 7th, 14th or 21st, as the case may be, for the period concerned.
  - (b) In case of Fortnightly STP, the investor needs to select either dates of 1st & 14th of the month or 7th & 21st of the month.
  - (c) where a monthly STP is opted for, the STP Date shall be the 1st, 7th, 14th or 21st, as the case may be, of the month concerned.
  - (d) Under the Daily frequency for STP, the investors can transfer a fixed specified amount (min Rs 1,000/- and multiples of Rs 100/- thereafter) from any scheme of IIFL Mutual Fund to any other scheme of IIFL Mutual Fund in existence at the time of availing the facility of STP
2. The Units in the Scheme/Option from which the switch – out is sought will be redeemed at the Applicable NAV of the Scheme/Option on the respective dates on which such switches are sought and the new Units in the Scheme/Option to which the switch – in is sought will be created at the Applicable NAV of such Scheme/Option on the respective dates.
3. In case the day on which the transfer is sought is a non business day for the Scheme, the same will be processed on the immediately following business day.

### APPRECIATION OPTION:

1. Under this option, the Unitholder can seek switch of an amount equal to the periodic appreciation on the investment.
2. This facility is available only under monthly frequency.
3. Under this option the Unit holder switches only proportionate number of Units, which when multiplied by the applicable NAV is, in amount terms equal to the appreciation in the investment over the last month.
4. The investor has to mention a "Start Date". The 'STP Date' available under this alternative are 1st, 7th, 14th or 21st of the month. The first switch will happen after one month from the start date.
5. In case the investor purchases additional Units, the amount to be switched would be equal to the appreciation generated on such Units, provided the appreciation is at least Rs. 1,000/-.
6. In the absence of any appreciation or appreciation less than Rs. 1,000/- as mentioned above, the switch under this option will not be made for that month.
7. The Units in the Scheme/ Option from which the switch – out is sought will be redeemed at the Applicable NAV of the Scheme/Option on the respective dates on which such switches are sought and the new Units in the Scheme/Option to which the switch – in is sought will be allotted at the Applicable NAV of such Scheme/Option on the respective dates.
8. In case the day on which the transfer is sought is a non-business day for the Scheme, the same will be processed on the immediately following business day.

## SYSTEMATIC WITHDRAWAL PLAN

1. This facility enables the Unitholders to withdraw sums from their Unit accounts in the Scheme at periodic intervals through a one-time request.
2. The withdrawals can be made on Monthly basis on 1st, 7th, 14th or 21st of every month or on Bi-monthly option# basis on 13th of bi-month
3. This facility is available in two options to the Unitholders :

### FIXED AMOUNT OPTION:

  1. Under this option, the Unitholder can seek redemption of a fixed amount of not less than Rs. 1,000/- from his/her Folio.
  2. In this option the withdrawals will commence from the Start Date (being one of the dates indicated above) mentioned by the Unitholder in the Application Form for the facility.
  3. The Units will be redeemed at the Applicable NAV of the respective dates on which such withdrawals are sought.
  4. In case the day on which the withdrawal is sought is a non-business day for the Scheme, the same will be processed on the immediately following business day.

### APPRECIATION OPTION:

1. Under this option, the Unitholder can seek redemption of an amount equal to a periodic appreciation on the investment.
2. The Unitholder redeems only such number of Units, which when multiplied by the Applicable NAV is, in amount terms equal to the appreciation in his investment over the last month provided the appreciation is at least Rs. 1,000/-.
3. In the absence of any appreciation or appreciation less than Rs. 1,000/- as mentioned above, the withdrawal under this option will not be made for that month.
4. The investor would need to indicate in his systematic withdrawal request, the commencement / start date from which the appreciation in investment value should be computed.
5. The withdrawal will commence after one month from the commencement / start date mentioned by the Unitholder in the application Form and can, at the investor's discretion be on 1st, 7th, 14th or 21st of the month and 13th of the bi-month (in case of investment in IIFL Liquid Fund).
6. The Units will be redeemed at the Applicable NAV of the respective dates on which such withdrawals are sought. In case the day on which the withdrawal is sought is a non business day for the Scheme, the same will be processed on the immediately following business day.
7. In case the investor purchases additional Units, the withdrawal amount would include the appreciation generated on such Units as well.
8. In the absence of any appreciation or appreciation less than Rs. 1,000/-, the redemption under this option will not be made.

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