

Common Application Form - SIP Application Form (Form 1)

Application No. _____

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

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

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

Applicable for transactions routed through a distributor who has 'opted in' for transaction charges.

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

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

Existing Folio Number / *Date of Birth Existing Investor may not fill in Section 4, 5 & 6. *Mandatory for Minor

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

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

You must fill in Mobile No. Email ID

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

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

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

DETAILS UNDER FATCA / FOREIGN TAX LAWS

Citizenship/ Nationality Country of birth/ Incorporation/ Formation

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

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

Country of Tax Residency*	Tax Identification Number

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

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

Form W8 BEN-E / Specified declaration (Form available on our website)
 Unable to Provide [IDFC Mutual Fund will contact you in due course to confirm your FATCA Status]

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

ADDITIONAL KYC INFORMATION

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

Net-worth (Mandatory for Non-Individuals) Rs. as on (Not older than 1 year)

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

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

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

Non-Individual Investors involved/ providing any of the mentioned services
 Foreign Exchange / Money Changer Services Gaming/Gambling/Lottery/Casino Services Money Lending / Pawning None of these

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

Application No. _____

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

From <input type="text"/>			
Instrument No.	Dated	Amount (Rs.)	Scheme

Stamp & Signature

SECOND HOLDER DETAILS		PAN/PERN (mandatory)										PAN/PERN Proof enclosed	KYC Compliance								
Name												<input type="checkbox"/>	<input type="checkbox"/>								
DETAILS UNDER FATCA / FOREIGN TAX LAWS																					
Citizenship/ Nationality _____		Country of birth/ Incorporation/ Formation _____																			
Country of residence _____		Are you a resident in any country other than India for tax purposes. <input type="checkbox"/> Yes <input type="checkbox"/> No																			
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D	D	M	M	Y	Y	Y	Y														
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<input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others _____ Please specify _____																					
In case of business / profession, indicate the details (including nature of goods/ services dealt in) _____																					
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<input type="checkbox"/> I am PEP <input type="checkbox"/> I am a relative / associate of PEP <input type="checkbox"/> None of these (for definition of PEP refer instruction U)																					
THIRD HOLDER DETAILS		PAN/PERN (mandatory)										PAN/PERN Proof enclosed	KYC Compliance								
Name												<input type="checkbox"/>	<input type="checkbox"/>								
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If yes, please indicate all countries in which you are resident for tax purposes and the associated Foreign Tax Identification Number below.																					
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<input type="checkbox"/> I am PEP <input type="checkbox"/> I am a relative / associate of PEP <input type="checkbox"/> None of these (for definition of PEP refer instruction U)																					
Guardian/POA/Proprietor		PAN/PERN (mandatory)										PAN/PERN Proof enclosed	KYC Compliance								
Name												<input type="checkbox"/>	<input type="checkbox"/>								
DETAILS UNDER FATCA / FOREIGN TAX LAWS																					
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Toll free 1-800-2-666688

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

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

www.idfcmf.com

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

Nominee Name _____

Address _____

Nominee Date of Birth (mandatory for minor) _____

D	D	M	M	Y	Y	Y	Y
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Proof of minor DOB submitted (Optional)

Guardian Name (if nominee is a minor) _____

Address _____

Witness Name _____

Address _____

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

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

Signature of
Nominee / Guardian (optional)

Signature of Witness

Signature of investor

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

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

I WISH TO APPLY FOR TRANSACT ONLINE Yes No

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

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

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

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

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

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

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

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

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

Instructions for Completing the SIP Application Form

A) Please read the SAI & SID carefully before signing the application form and tendering payment.

The application form should be filled in block letters and in English only.

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

B) Regular and Direct Plans

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

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

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

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

C) PAN details

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

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

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

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

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

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

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

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

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

- 1) In case of an existing investor who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs, etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder cannot open a new folio with IDFC Mutual Fund with the erstwhile centralized KYC.
- 2) In case of an existing investor who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvlkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would a onetime submission of documentation.
- 3) Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA or CAMS-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes of IDFC Mutual Fund i.e. not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements.
- 4) In case of Non Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements.
- 5) Further, investors investing under a SIP up to Rs. 50,000 per year i.e. the aggregate of installments in a rolling 12 month period ("Micro SIP"), are also required to comply with the above mentioned KYC procedure. However, they are exempt from the requirement of providing PAN as a proof of identification.

Ultimate Beneficial Owner(s) : As per the requirements of Anti-Money Laundering related laws and regulatory guidelines on client due diligence and identification of Beneficial Ownership, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) [UBO(s)]'. For the purpose of these guidelines, UBO means the natural person or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes those persons who exercise ultimate effective control over a legal person or arrangement. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non-individual applicants/investors are mandated to provide the details on Ultimate Beneficial Owner(s) (UBOs) by filling up the declaration form for 'Ultimate Beneficial Ownership'. Please contact the nearest Investor Service Centre (ISC) of IDFC Mutual Fund or visit our website www.idfcmf.com for the Declaration Form.

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

ACH Mandate Form for SIP (Form 2)

	UMRN <input style="width: 100%;" type="text"/>	for official use			Date <input style="width: 100%;" type="text"/>																														
Tick (✓)	Sponsor Bank Code <input style="width: 100%;" type="text"/>	for official use	Utility Code <input style="width: 100%;" type="text"/>	for official use																															
CREATE <input checked="" type="checkbox"/>	I/We hereby authorize IDFC Mutual Fund to debit (tick ✓) <input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> CC <input type="checkbox"/> SB-NRE <input type="checkbox"/> SB-NRO <input type="checkbox"/> Other																																		
MODIFY <input checked="" type="checkbox"/>	Bank a/c number <input style="width: 100%;" type="text"/>																																		
CANCEL <input checked="" type="checkbox"/>	with Bank <input style="width: 100%;" type="text"/>																																		
	Name of customers bank		IFSC <input style="width: 100%;" type="text"/>	or MICR <input style="width: 100%;" type="text"/>																															
	an amount of Rupees <input style="width: 100%;" type="text"/>																																		
	₹ <input style="width: 100%;" type="text"/>																																		
FREQUENCY	<input checked="" type="checkbox"/> Mthly		DEBIT TYPE <input checked="" type="checkbox"/> Fixed Amount																																
Reference 1	Folio No. / Application No. <input style="width: 100%;" type="text"/>		Phone No. <input style="width: 100%;" type="text"/>																																
Reference 2	Scheme Name <input style="width: 100%;" type="text"/>		Email ID <input style="width: 100%;" type="text"/>																																
<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;"></td> <td style="width: 45%; text-align: center;">PERIOD</td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> <tr> <td>From</td> <td><input style="width: 100%;" type="text"/></td> <td>1. _____</td> <td>2. _____</td> <td>3. _____</td> <td></td> </tr> <tr> <td>To</td> <td><input style="width: 100%;" type="text"/></td> <td style="text-align: center;">Signature</td> <td style="text-align: center;">Signature</td> <td style="text-align: center;">Signature</td> <td></td> </tr> <tr> <td></td> <td></td> <td style="text-align: center;">Name (Mandatory)</td> <td style="text-align: center;">Name (Mandatory)</td> <td style="text-align: center;">Name (Mandatory)</td> <td></td> </tr> <tr> <td></td> <td></td> <td>1. _____</td> <td>2. _____</td> <td>3. _____</td> <td></td> </tr> </table>							PERIOD					From	<input style="width: 100%;" type="text"/>	1. _____	2. _____	3. _____		To	<input style="width: 100%;" type="text"/>	Signature	Signature	Signature				Name (Mandatory)	Name (Mandatory)	Name (Mandatory)				1. _____	2. _____	3. _____	
	PERIOD																																		
From	<input style="width: 100%;" type="text"/>	1. _____	2. _____	3. _____																															
To	<input style="width: 100%;" type="text"/>	Signature	Signature	Signature																															
		Name (Mandatory)	Name (Mandatory)	Name (Mandatory)																															
		1. _____	2. _____	3. _____																															

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