



## SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND

An Open Ended Equity Oriented Asset Allocation Scheme

**This product is suitable for investors who are seeking\*:**

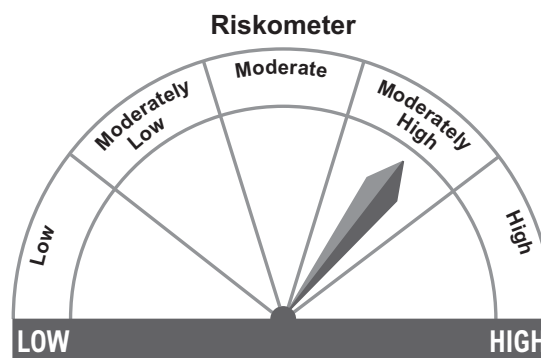
- Long term capital appreciation and current income
- Investment in equity and equity related securities as well as fixed income securities (debt and money market securities)
- Moderately High risk

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note: Risk is represented as :

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- |                     |   |                                   |
|---------------------|---|-----------------------------------|
| i. Low              | - | Principal at low risk             |
| ii. Moderately Low  | - | Principal at moderately low risk  |
| iii. Moderate       | - | Principal at moderate risk        |
| iv. Moderately High | - | Principal at moderately high risk |
| v. High             | - | Principal at high risk            |



Continuous offer for units at NAV related price

### KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

#### Sponsors

Shriram Credit Company Limited  
CIN : U65993TN1980PLC008215

#### Registered Office

Shriram House, No. 4, Burkit Road  
T. Nagar, Chennai-600 017

#### Asset Management Company

Shriram Asset Management  
Company Limited  
CIN : L65991MH1994PLC079874

#### Registered Office

Wockhardt Towers, 2nd Floor, East Wing,  
C-2, G Block, Bandra Kurla Complex,  
Bandra (East), Mumbai-400 051, India

#### Administrative HO

CK-6, 2nd Floor, Sector II  
Salt Lake City, Kolkata-700 091

#### Trustee

Board of Trustees

Mookambika Complex, 3rd Floor,  
4, Lady Desikachari Road,  
Mylapore, Chennai-600 004

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.shriramamc.com](http://www.shriramamc.com)

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

The date of this Key Information Memorandum is June 16, 2017





**ONE TIME AUTHORISATION FORM FOR NACH/ECS/DIRECT DEBIT/STANDING INSTRUCTION**

UMRN

Date

Tick  Sponsor Bank Code  Utility Code

I/We hereby authorize  to debit (tick )

Bank a/c number

with Bank  IFSC  or MICR

an amount of Rupees  ₹

FREQUENCY  Mthly  Qtly  H-Yrly  Yrly  As & when presented DEBIT TYPE  Fixed Amount  Maximum Amount

Folio No.  Phone No.

Reference  Email ID

**I agree for the debit of Mandate processing charges by the Bank whom I am authorizing to debit my account as per latest Schedule of charges of the Bank.**

Period From         Signature Primary Account Holder \_\_\_\_\_ Signature of Account Holder \_\_\_\_\_ Signature of Account Holder \_\_\_\_\_

To         1. \_\_\_\_\_ Name as in Bank Records 2. \_\_\_\_\_ Name as in Bank Records 3. \_\_\_\_\_ Name as in Bank Records

Or  Until Cancelled

\* This is to confirm that the declaration has been carefully read, understood and made by me/us. I am authorising the user entity/corporate to debit my account.  
\* 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.  
I/We hereby declare that the above information is true and correct and that the mobile number listed above is registered in my/our name(s) and/or is the number that I/we use in the ordinary course. I/We hereby declare that, irrespective of my/our registration of the above mobile in the provider customer preference register, or in any similar register maintained under applicable laws, now or subsequent to the date hereof. I/We consent to the Bank communicating to me/us about the transactions carried out in my/our aforesaid account(s).

### **Instructions to fill OTA**

1. UMRN is auto generated during mandate creation and is mandatory to be updated during amendment and cancellation of mandate. (maximum length - 20 Alpha Numeric Characters)
2. Date in DD/MM/YYYY format.
3. Tick on box to select type of actions to be initiated.
4. Tick on box to select type of actions to be affected.
5. Customer's legal account number, left padded with zeroes. (Maximum length - 35 Alpha Numeric Characters)
6. Name of the Bank and Branch.
7. IFSC/MICR code of customer bank. (Maximum length - 11 Alpha Numeric Characters)
8. Amount payable for service of maximum amount per transaction that could be processed, in words.
9. Amount figures, similar to the amount mentioned in words (Maximum length - 13 digits Numeric, in paisa)
10. Mention Loan Account number.
11. Type of loan in Reference Box.
12. Tick on box to select frequency of transaction.
13. Validity of mandate with dated in DD/MM/YYYY format.
14. Names of customer/s and signatures as well as seal of Company (where required). (Maximum length of Name 40 alpha Numeric Characters)
15. Undertaking of customer.
16. Telephone no. with STD code of customer or 10 digit mobile number of customer.
17. Mail of customer.



## NAME OF SCHEME

### SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND

#### TYPE OF SCHEME :

An Open-ended Equity Oriented Asset Allocation Scheme

#### INVESTMENT OBJECTIVE :

The investment objective of the Scheme would be to generate long term Capital appreciation and current income with reduced volatility by investing in a judicious mix of a diversified portfolio of equity and equity related investments, debt and money market instruments.

#### ASSET ALLOCATION PATTERN OF THE SCHEME :

| Instrument   | Indicative Allocation |         | Risk Profile   |
|--|-----------------------|---------|----------------|
|  | Minimum               | Maximum |                |
| Equity, Equity related instruments and Derivatives   | 65%                   | 85%     | Medium to High |
| Debt instruments (including fixed/floating rate debt instruments) and money market instruments | 15%                   | 35%     | Low to Medium  |

The scheme will not invest in Repo of Corporate Bonds, Credit Default Swap, Unrated Securities and securitised debt, ADRs/ GDRs/foreign securities and overseas ETFs. The scheme will also not undertake any 'Short Selling' or 'Securities Lending' activities.

The Scheme can also take derivative exposure up to 50 % of the net assets of the Scheme, subject to the limits as specified by SEBI, from time to time.

The total exposure related to option premium paid will not exceed 20% of the net assets of the scheme.

The cumulative gross exposure through equity, debt and derivative positions will not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

The Scheme may enter into plain vanilla interest rate swaps for hedging purposes. Exposure to a single counterparty in such transactions will not exceed 10% of the net assets of the scheme.

Investments in Mutual Fund or in the schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the Mutual Fund AUM.

Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. The portfolio would be reviewed periodically to address any deviations from the aforementioned allocations inter-alia due to market changes. The AMC may, for a short term period (not exceeding 30 days), alter the asset composition on defensive consideration and may also invest the funds available in bank deposits in accordance with the provisions of SEBI (Mutual Funds) Regulations, 1996 and the circulars issued by SEBI from time to time.

#### RISK PROFILE OF THE SCHEME :

##### A. RISK FACTORS

Mutual Fund units involve investment risk including the possible loss of principal please read the SID carefully for details on Risk factors before investments.

##### I. Standard Risk Factors :

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down
- Past performance of the Sponsor/AMC/Mutual Fund does not indicate or guarantee the future performance of the scheme of the Mutual Fund
- Shriram Equity and Debt Opportunities Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme, its future prospects or the returns. Investors therefore are urged to study the terms of the Offer carefully and consult their tax and Investment Advisor before they invest in the Scheme.
- The sponsor is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs. 1 Lakh made by it towards setting up the Fund
- The present scheme is not a guaranteed or assured return scheme
- There is no assurance or guarantee that the objective of the mutual fund will be achieved
- There is no guarantee or assurance on the frequency or quantum of dividends or bonus (which shall be at the discretion of the AMC/Trustee and also depend on the availability of adequate distributable surplus) although there is every intention to declare dividends in Dividend Plan or declare Bonus in the said option.
- Mutual Fund Investments are subject to market risks, read all scheme related

document carefully.

##### II. Scheme Specific General Risk Factors

Some of the specific risk factors related to the scheme include but are not limited to the following,

- The performance of the scheme may be affected by the corporate performance, macro-economic factors, changes in Government policies, general levels of interest rates and risk associated with trading volumes, liquidity and settlement systems in the securities markets.
- Low trading volumes, settlement periods and transfer procedures may restrict the liquidity of the scheme's investments. Transacting may become difficult due to extreme volatility in the market resulting in constriction in volumes. Additionally, changes in the SEBI/ RBI regulations/Guidelines may have an adverse impact on the liquidity of the scheme. Different segments of the Indian financial markets have different settlement periods, and such period may be extended significantly by unforeseen circumstances. The length of time for settlement may affect the Scheme in the event the Scheme has to meet an inordinately large number of redemption requests. In addition, the Trustee at its sole discretion reserves the right to limit or withdraw sale and/or repurchase/redemption and/or switching of the units in the scheme (including any one of the Plans of the scheme) temporarily or indefinitely under certain circumstances. For details refer the Section 'Right to limit redemptions'. The scheme will retain certain investments in cash or cash equivalent for the day to day liquidity requirements.

##### III. Risk associated with investments in equities and equity related instruments

- Market Risk :** The scheme proposes to invest in equity and equity-related securities. Prices, trading volumes, settlement periods and transfer procedures may restrict liquidity of investments in equity and equity-related securities. Market risk is a risk which is inherent to an equity investment.
- Liquidity Risk :** Risk will be monitored in terms of the number of days it takes to liquidate every stock in the portfolio assuming a share of the average volume traded over the previous one year. Efforts would be made to keep the average liquidation period under prudent limits prescribed internally. While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments may be limited by overall trading volumes of the stock exchanges.
- While mid cap and small cap stocks give one an opportunity to go beyond the usual large blue chip stocks and present possible higher capital appreciation, it is important to note that mid/small cap stocks can be riskier and more volatile on a relative basis. Therefore, the risk levels of investing in small cap and mid cap stocks is more than investing in stocks of large well-established companies

Please note that over a time these two categories have demonstrated different levels of volatility and investment returns and it is important to note that generally, no one class consistently outperforms the others. While smaller and medium size companies may offer substantial opportunities for capital appreciation, they also involve substantial risks. Historically, these companies have been more volatile in price than larger company securities, especially over the short term. Among the reasons for the greater price volatility are the less certain growth prospects of smaller companies, the lower degree of liquidity in the markets for such securities, and the greater sensitivity of smaller companies to changing economic conditions. Smaller companies carries large amount of liquidity risk compared to the Large Cap companies, as the ability to sell is limited by overall trading volume in the securities, which it invests. In addition, smaller companies may lack depth of management, be unable to generate funds necessary for growth or development, or be developing or marketing new products or services for which markets are not yet established and may never become established. They could also suffer from disadvantages such as - outdated technologies, lack of bargaining power with suppliers, low entry barriers and inadequate management depth. Overall, the risks of investing in medium / small companies are (a) transparency/liquidity levels may not be on par with established, large companies; (b) corporate governance may be an issue with some companies; and (c) they may not be resilient enough to withstand shocks of business/economic cycles.

- Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.
- The scheme may invest up to 5% of its net assets in unlisted equity and equity related instruments and invest in non-publicly offered debt securities, which could affect the liquidity of the scheme.

##### IV. Risks associated with investments in debt and money market instruments

- Interest rate risk :** This risk results from changes in demand and supply for money and other macroeconomic factors and creates price changes in the value of debt instruments. Consequently, the Net Asset Value of the scheme may be subject to fluctuation. Changes in the interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian

debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby possible movements in the NAV. This may expose the schemes to possible capital erosion.

2. **Credit risk or default risk** : This refers to the risk that an issuer of a fixed income security may default (i.e. will be unable to make timely principal and interest payments on the security). Default risk / credit risk arises due to an issuer's inability to meet obligations on the principal repayment and interest payments. Because of this risk corporate debentures are sold at a yield above those offered on Government Securities, which are sovereign obligations and free of credit risk. Normally the value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk.
3. **Liquidity or Marketability Risk** : This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.
4. **Market risk** : This risk arises due to price volatility due to such factors as interest sensitivity, market perception or the credit worthiness of the issuer and general market liquidity, change in interest rate expectations and liquidity flows. This may expose the schemes to possible capital erosion.
5. **Reinvestment risk** : This risk refers to the interest rate levels at which cash flows received for the securities in the Scheme is reinvested. Investments in debt instruments are subject to reinvestment risks as interest rates prevailing on interest or maturity due dates may differ from the original coupon of the bond, which might result in the proceeds being invested at a lower rate. The additional risk from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
6. Certain fixed income securities give an issuer the right to call its securities, before their maturity date, in periods of declining interest rates. The possibility of such pre-payment risk may force the fund to reinvest the proceeds of such investments in securities offering lower yields, thereby reducing the fund's interest income.
7. Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risks. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern.  
E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.
8. The scheme may invest in non-publicly offered debt securities. This may expose the scheme to liquidity risks.
9. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the scheme.

#### V. Risks associated with Investing in Derivatives

1. Derivatives are high risk, high return instruments as they may be highly leveraged. A small price movement in the underlying security could have a large impact on their value and may also result in a loss. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.
2. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
3. While Futures markets are typically more liquid than the underlying cash market, there can be no assurance that ready liquidity would exist at all points in time for scheme to purchase or close out a specific futures contract.
4. In case of buying options either call/put, the maximum loss would be the premium paid in case of options expiring out of the money.
5. The risks associated with futures are similar to those associated with equity investments. Additional risks could be on account of illiquidity and potential mis-pricing of the futures and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
6. The Long position in the Nifty will have as much loss as the gain in the short portfolio if hedged completely and would be vice versa if we were holding long portfolio, short Index.
7. The Stock Exchange may impose restrictions on exercise of options and may also restrict the exercise of options at certain times in specified circumstances and this could impact the value of the portfolio.
8. The Scheme may find it difficult or impossible to execute derivative transactions in certain circumstances. For example, when there are insufficient bids or suspension of trading due to price limit or circuit breakers, the Scheme may face a liquidity issue.
9. Interest rate swaps and FRA require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that the derivative adds to the portfolio and the ability to forecast failure of another party (usually referred to as the "counter-party") to comply with the terms of the derivatives

contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives, the credit risk where the danger is that of a counter-party failing to honor its commitment, liquidity risk where the danger is that the derivative cannot be sold at prices that reflect the underlying assets, rates and indices, and price risk where the market price may move in adverse fashion.

#### Risk Mitigation Factors :

##### Equity :

- **Liquidity Risk** : The fund will try to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks.
- **Concentration Risk** : The scheme will be investing in a well diversified equity portfolio across industry sectors the risk of any one or few industry sectors underperforming or generating below market returns can be mitigated. Therefore as part of the Fund Management process it will always be our strategy to invest in a wider basket of equity stocks with representation from a multitude of industry sectors such that there is no concentration of investments in Securities in one or a few sectors and also based on market conditions the fund manager would use his discretion and judgment to be overweight, underweight or equal weight on certain sectors based on their respective market outlook
- Generally, diversification across market cap segments also aids in managing volatility and ensuring adequate liquidity at all times.
- **Derivatives Risk** : The fund will endeavour to maintain adequate controls to monitor the derivatives transactions entered into.

##### Debt

- **Interest Rate Risk** : The Fund seeks to mitigate this risk by keeping the maturity of the scheme in line with the interest rate expectations.
- **Credit risk or default risk** : The Fund would predominantly invest in high investment grade fixed income securities rated by SEBI registered credit rating agencies. Historical default rates for investment grade securities (BBB and above) have been low.
- **Reinvestment Risk** : Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.
- The scheme may take positions in interest rate derivatives to hedge market/interest rate risks.
- **Liquidity or Marketability Risk** : The fund will endeavour to minimise liquidity risk by investing in securities having a liquid market.

#### PLANS / OPTIONS :

##### Plans

- Regular Plan (For applications routed through Distributors)
- Direct Plan (For applications not routed through Distributors)

##### Options under each Plan

- \* Growth
- \* Dividend (Payout/Reinvestment)

*Note : Direct Plan is 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. Direct Plan shall have a lower expense ratio upto 40 bps as compared to regular plan excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan. All plans/options will have a common portfolio.*

#### APPLICABLE NAV :

##### For Purchase :

- a. Where the application is received up to 3.00 pm on a Business Day with a local cheque or demand draft payable at par at the place where it is received, with amount less than Rs.2 Lakhs (Two Lakh Rupees). - Closing NAV of the day of receipt of application;
- b. Where the application is received after 3.00 pm on a Business Day with a local cheque or demand draft payable at par at the place where it is received, with amount less than Rs.2 Lakhs (Two Lakh Rupees). - Closing NAV of the next Business Day;
- c. Where the application is received with a local cheque or demand draft payable at par at the place where it is received, with amount equal to or more than Rs. 2 Lakhs (Two Lakh Rupees) irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable.

#### For applicability of NAV of the Scheme with an amount equal to or more than Rs. 2 Lakhs (Two Lakh Rupees) the following should be noted :

- a) For allotment of Units in respect of purchase in the Scheme, the following needs to be complied with :
  - i. Application is received before the applicable cut-off time.
  - ii. Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cutoff time.
  - iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intraday or otherwise, by the Scheme.

The above will be applicable only for cheques/demand drafts/payment instruments payable locally in the city in which a Designated Collection Center is located. No outstation cheques will be accepted.

Note : For the avoidance of doubt, where applications are received for an amount of less than Rs.2 Lakhs (Two Lakh Rupees) on a non-Business Day the closing NAV of the next Business Day shall be applicable.

**For Redemption :**

- a. Where the application is received up to 3.00 pm on a Business Day - Closing NAV of the day of receipt of application; and
- b. Where the application is received after 3.00 pm on a Business Day - Closing NAV of the next Business Day.

Note : In case of applications received on a Non-Business Day the closing NAV of the next Business Day shall be applicable.

**MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS (UNDER EACH PLAN / OPTION) :**

**Purchase**

Minimum of Rs. 5,000/- and in multiples of Re. 1/- thereafter

**Additional Purchase**

Minimum of Rs. 1,000/- and in multiples of Re. 1/- thereafter

**Repurchase**

In case of the investors / unit holders having available balance of units worth Rs. 5000/- or less in their respective folio on the day of submission of valid redemption request, for the respective Plan, the minimum redemption amount would be the available balance.

**DESPATCH OF REPURCHASE (REDEMPTION) REQUEST**

The redemption or repurchase proceeds shall be dispatched to the Unit holders within 10 business days from the date of receipt of a valid application for redemption or repurchase.

**BENCHMARK INDEX :**

The scheme, Shriram Equity and Debt Opportunities Fund an equity oriented asset allocation scheme would measure its performance against the following two publicly available and widely accepted Benchmarks as mentioned below :

CNX NIFTY as the benchmark index for 70% i.e.the Equity part of the Portfolio and CRISIL Composite Bond Fund Index as the benchmark for 30% i.e. that part of the Portfolio relating to investments in Debt and Money Market Instruments

The inclusion of the two indices as enumerated above present a better reflection of the distribution and proportion of equity and debt as envisaged in the equity oriented asset allocation scheme viz. Shriram Equity and Debt Opportunities Fund

**DIVIDEND POLICY :**

The Dividend Policy for the scheme will be in line with the guidelines laid down by SEBI through its circular SEBI/IMD/CIR No.1 /64057 /06 dated April 4, 2006, the procedure for which will be as follows :-

- a. Quantum of dividend and the record date shall be fixed by the trustees in their meeting. Dividend so decided shall be paid, subject to availability of distributable surplus and at the discretion of the AMC.
- b. Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of unit holders for receiving dividends. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date.
- c. Within one calendar day of the decision by the trustees, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice.
- d. Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated.
- e. The notice shall, in font size 10, bold, categorically state that pursuant to payment of dividend, the NAV of the scheme would fall to the extent of payout and statutory levy (if applicable).
- f. Before the issue of such notice, no communication indicating the probable date of dividend declaration in any manner whatsoever may be issued by any mutual fund or distributors of its products.

The requirement of giving notice shall not be applicable for Dividend options having frequency of dividend distribution from daily up to monthly dividend. There is no assurance or guarantee to the Unit holders as to the rate of Dividend nor that will the Dividend be paid regularly.

**NAME OF THE FUND MANAGER :**

Ms. Gargi Bhattacharyya Banerjee

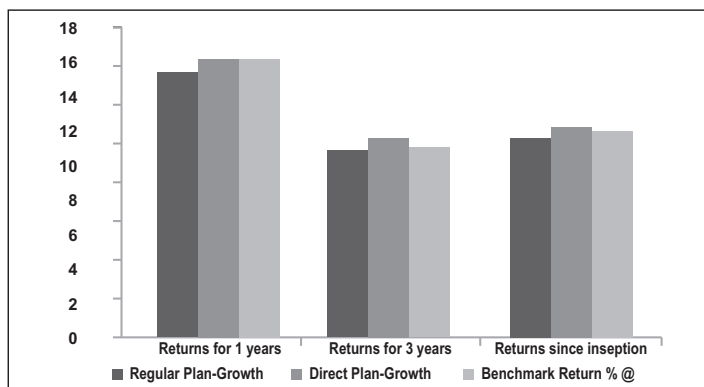
**NAME OF THE TRUSTEE COMPANY / BOARD OF TRUSTEES :**

Board of Trustees

**PERFORMANCE OF THE SCHEME :**

The performance of our maiden scheme "Shriram Equity and Debt Opportunities Fund" as on March 31, 2017 is given below:

| Scheme                | Returns for 1 year | Returns for 3 year | Returns since inception # |
|-----------------------|--------------------|--------------------|---------------------------|
| Regular Plan - Growth | 15.53              | 10.94              | 11.65                     |
| Direct Plan-Growth    | 16.25              | 11.59              | 12.31                     |
| Benchmark Returns % @ | 16.31              | 11.09              | 12.14                     |



# Date of Inception/ Allotment 29th November, 2013

Above returns are compounded annualized (CAGR)

@ Benchmark Index: 70% of Nifty Plus 30% CRISIL Composite Bond Fund Index.

Past Performance may or may not be sustained in the future and may not necessarily provide a basis for comparison with other investments.

**EXPENSES OF THE SCHEME :**

**(i) Load Structure (For Lump sum Purchases & Investments through SIP/STP)**

**New Fund Offer Period**

Entry load : Not Applicable

Exit load : 1% for exit up to 365 days from the date of allotment NIL after 365 Days

CDSC : —

**Continuous Offer**

Entry load : Not Applicable

Exit load : 1% for exit up to 365 days from the date of allotment NIL after 365 Days

CDSC : —

**(ii) Recurring Expenses (% p.a. of daily Net Assets)**

Recurring expenses will not exceed the following limits per annum:

- 1. on the first Rs. 100 crore of the Scheme's daily net assets, will not exceed 2.50%\*
- 2. on the next Rs. 300 crore of the Scheme's daily net assets, will not exceed 2.25%\*
- 3. on the next Rs. 300 crore of the Scheme's daily net assets, will not exceed 2.00%\* and
- 4. on the balance of the Scheme's daily net assets, will not exceed 1.75%\*.

\*Excluding additional limit of 0.20% specified in sub regulation (6A) (c) of Regulation 52 of SEBI (Mutual Funds) Regulation, 1996.

Additional expenses upto 30 bps under Regulation 52 (6A) (b) for new inflows from specified cities may also be charged.

Direct Plan shall have a lower expense ratio upto 40 bps as compared to regular plan excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under the Direct Plan.

Service tax on Investment and advisory fees shall be charged to the respective scheme in addition to the maximum limit of total recurring expenses as permitted under Regulation 52 of the Regulations. Service tax on any other fees/expenses shall be borne by the respective scheme within the overall limit of the total recurring expenses.

**Waiver of Load for Direct Applications :**

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

**Tax treatment for the Investors (Unit holder) :**

Investors are advised to refer to the Section on "Taxation on investing in Mutual Funds" in the 'Statement of Additional Information'

**Daily Net Asset Value (NAV) Publication :**

The AMC will calculate and disclose the first NAV of the respective plans not later than 5 business days from the date of allotment of the respective plans. NAV will be computed and disclosed on all business days. The AMC shall update the NAVs on the website of Shriram Mutual Fund (www.shriramamc.com) and on the website of Association of Mutual Funds in India - hereinafter referred to as AMFI (www.amfiindia.com) by 9.00 p.m. on every Business Day, except in special circumstances in suspension of Sale/ Redemption/ Switch restrictions if any, on the right to freely retain or dispose of units being offered. In case of any delay, the reasons for such delay would be explained to AMFI in writing. NAV shall be calculated on all business days & will be released for publication in at least two daily newspapers having nationwide circulation. If the NAVs are not available before commencement of Business Hours on the following

day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAVs.

**For Investor Grievances, Please contact :**

**Name & Address of Registrar :**

**Computer Age Management Services Pvt. Ltd.,**

(SEBI Registration No. : INR000002813)

New No. 10, Old No. 178, M.G.R. Salai Nungambakkam, Chennai - 600034

Email : enq\_sh@camsonline.com,

Website : www.camsonline.com

**SHRIRAM MUTUAL FUND**

**Sneha Jaiswal**

(Investor Relations Officer)

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**Unit holder's Information :**

- a. On acceptance of the application for subscription, an allotment confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.
- b. A Consolidated Account Statement shall be issued to the Unit holder(s) for each calendar month in whose folios transaction(s) has / have taken place during that month, on or before 10th of the succeeding month by email (wherever investor has provided an email id) or a physical account statement wherein investor has not provided email id.
- c. For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
- d. In case of a specific request received from the Unit holders, the AMC/Fund will provide the account statement to the investors within 5 Business Days from the receipt of such request.

Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The Half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical.

The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically.

For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

**Monthly Portfolio Disclosures :** The monthly portfolio on the last day of the month for the Scheme (along with the ISIN) shall be available on the AMC website viz. www.shriramamc.com on or before the tenth day of succeeding month.

**Half Yearly Portfolio Disclosure :** Before expiry of one month from the close of each half year that is on 31st Mar. and 30th Sept, the Fund shall publish a complete statement of the scheme portfolio and its un-audited financial results in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the Fund is situated. These shall also be displayed on the web site of the Fund and that of AMFI.

**Half Yearly Unaudited Financial Results :** The mutual fund and Asset Management Company shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the mutual fund is situated.

**Annual Report :** The Scheme wise Annual Report or an abridged summary thereof shall be mailed to all Unit holders within four months from the date of closure of the relevant accounts year i.e. 31st March each year. The Abridged Scheme wise Annual Report may be mailed to the investors' e-mail address if so mandated. The Scheme wise annual report shall also be displayed on the website of the Mutual Fund and AMFI. The full Annual Report shall be available for inspection at the Head Office of the mutual fund and a copy thereof shall be made available to unit holder on payment of such nominal fees as may be specified by the mutual fund.

For those Unit holders who have provided an e-mail address, the AMC will send the account statement, annual report or abridged annual report by e-mail and no separate physical account statement, annual report or abridged annual report will be issued.

Investors who have not provided an email ID and investors who have specifically requested for physical documents despite providing the email id to the Mutual Fund will continue to receive the documents mentioned above in physical form. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. 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.

The Unitholder may request for a physical account statement/ annual report/abridged annual report by writing/calling the AMC/ ISC/R&T.

Further, the annual report of the AMC shall also be disclosed on the website (www.shriramamc.com) of the Mutual Fund and the unit holders, if they so desire, may also request for a copy of the said annual report of AMC at a price.



**GENERAL INFORMATION**

- a. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which these offers are being made and bind themselves to the terms mentioned in the SAI/SID/KIM upon signing the application form and tendering payment.
- b. Please complete the Application Form legibly in black ink or blue ink, in the English language only, in BLOCK CAPITALS. Please strike out with a line across any section that is not applicable.
- c. **Submission of Application Forms** : Application form complete in all respects with the necessary remittances may be submitted at Shriram MF Admin. HO, Shriram MF ISC/ official Points of Acceptance of the Registrar or such other collection centers as may be designated by the AMC. The list of collection centers are given on the website of Shriram Mutual Fund. Applications received by post/courier will be deemed to have been submitted on date of receipt at the designated collection centre.
- d. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
- e. Allotment of Units: Allotment is assured to all applicants provided the application is complete in all respects and is in order. Applications not complete in any respect are liable to be rejected.

**f. GUIDELINES TO HELP YOU COMPLETE THE APPLICATION FORM**

**(1) Distributor details**

**Investments through distributors** : As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).

**Employee Unique Identification Number (EUIN)** : SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

**Direct Investments** : Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. In case of valid application received without indicating "Direct Plan" against the Scheme / Plan name and without any Distributor Code mentioned on the form, the application will be processed under "Direct Plan".

- (2) Email ID/ Email Communication** : Investors desirous of receiving documents such as allotment advice, statement of accounts, periodical reports and other communications in electronic form are required to fillup their email ID. The email ID as declared by the investor will be registered in our records and all future communication will be made to such registered email ID. It may be noted that no physical document will be sent to an investor (unless specifically requested) who has a registered email ID with us.

- (3) PAN (Permanent Account Number)** : Permanent Account Number is the sole identification number for all investors transacting in the units of Shriram Mutual Fund, submission of attested copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor). Attestation can be done by distributors / AMC officials etc. However, pursuant to SEBI letter OW/16541/2012 dated July 24, 2012 investment in Mutual Fund schemes (including investments in SIP) upto Rs. 50,000 per year, per investor, across all schemes of the fund shall be exempted from the requirement of PAN. Accordingly, individuals (including who are individuals, NRIs, but not POIs, Minors) and sole proprietary firms who do not possess PAN (HUF and other categories are not eligible for such investments) are exempt from submission of PAN for investments upto Rs. 50,000 in a rolling 12 months period or in a financial year (i.e. April to March). However eligible investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authority (KRA). Eligible investor must quote PAN Exempt KYC Reference Number (PEKRN) issued by KRA. Fresh/ Additional Purchase and Systematic Investment Plans will be covered within the limit of Rs. 50,000.

- (4) Know your Customer (KYC) Policy** : SEBI vide circulars dated October 5, 2011, December 2, 2011 and December 23, 2011 has simplified the KYC registration process and authorised KRA (KYC registration agency) for storing, safeguarding and retrieving the KYC documents. If the investor has successfully completed KYC registration with stock brokers, depository participants, Mutual Funds, portfolio managers, collective investment schemes and venture capital funds on or after January 1, 2012, no fresh KYC application is required to be submitted for investing in this scheme. Further if the investor has already completed KYC registration with CVL for Mutual Fund investments, no fresh KYC application is required to be

submitted. In case the investor has not undergone the KYC registration as aforesaid or investors wish to submit updated/additional information/ document they may submit necessary application for KYC Registration/ updation along with the application form for subscribing the units. The documents required to be submitted along with KYC application form are detailed in the KYC application form itself.

Notwithstanding anything stated herein above the AMC/MF reserves absolute right and discretion to call for any additional information/document as they may require for verifying the KYC of the investor.

**New to Shriram Mutual Fund** : Investors who are registering with Shriram Mutual Fund for the first time but have completed KYC from CVL may have to undergo an in-Person verification and may be required to submit missing/not-available information as appearing in the database provided by KYC Registering Agencies. These details are required to be updated only if the KYC status as per CVL-KRA reflects as "MF-VERIFIED BY CVLMF"

**In-Person Verification** : With effect from January 1, 2012 in person verification is compulsory for obtaining KYC registration for all securities market investment including Mutual fund. In view of the same, investors submitting KYC application form shall undergo in-person verification by the AMC/MF. KYD compiled distributors, employees of Shriram Asset Management Co. Ltd and employees of Registrar and Transfer agent appointed by Shriram mutual Fund are authorized to perform the inperson verification on behalf of Shriram Mutual Fund.

In addition to the above, pursuant to the AMFI Best Practices Guidelines Circular No. 62/2015-16 dated September 18, 2015, effective from November 01, 2015:

- It is mandatory for all new Mutual Fund investors to provide additional KYC details as prescribed in Part II of the Account Opening Form (such as Gross Annual Income Details, Net Worth, Occupation, PEP) as part of account opening; and
- No purchase transactions (whether fresh or additional subscriptions) and switches pertaining to 'KYC-On Hold' cases shall be accepted, unless and until the customer also submits missing information or updated information, for updating the same in KRA-KYC system promptly.

A ready-reckoner of action to be taken by AMC/RTA in respect of new customers/folios/accounts is given in the table below

| KYC Status        | Action till October 31, 2015 | Action from November 01, 2015  |
|-------------------|------------------------------|--|
| KYC-Registered    | Accept                       | Accept   |
| KYC-On Hold       | Communicate for remediation  | Reject all purchase & switch transactions if the missing information is not provided |
| KYC-Under Process | Accept                       | Accept   |
| KYC Rejected      | Reject                       | Reject   |
| KYC-Not Available | Reject                       | Reject   |
| KYC-Deactivated   | Reject                       | Reject   |

*Note: SIP and STP mandates already registered till October 31, 2015 may be exempted from the above stipulations*

As regards the cases involving 'Missing/Not Available' KYC information, effective from January 01, 2016 it is mandatory for the existing MF customers to:

- Provide/update additional KYC details as prescribed in Part II of the Account Opening Form (such as Gross Annual Income Details, Net Worth, Occupation, PEP) where such information was not provided to KRAs earlier, to be able to continue to make additional subscription (including switches) in their existing folios
- Provide the missing information, and complete In-Person Verification (IPV) in order to continue to make additional subscription, including switches, in their existing folios to mke this process consistent across the industry.

A ready-reckoner of action to be taken by AMC/RTA in respect of existing folios with KYC status as 'MF-KYC Registered' is given in the table below

| KYC Status        | Action till December 31, 2015   | Action from January 01, 2016   |
|-------------------|---|--|
| MF-KYC Registered | Make sustained efforts to obtain the requisite Missing/Not Available KYC information and/or complete the IPV requirement, as the case may be and update in KRA records. | Reject ALL Purchase and switch transactions, if the missing KYC information is NOT provided and/or IPV is not completed. |

*Note: SIP and STP mandates already registered till December 31, 2015 may be exempted from the above stipulations*

**Aadhaar based e-KYC process**

SEBI vide circular no: CIR/MIRSD/09/2013 dated October 8, 2013, enabled Aadhaar based e-KYC service offered by UIDAI for KYC verification.

Further vide its circular no: CIR/MIRSD/29/2016 dated January 22, 2016, SEBI has clarified that for accessing the details enabling client identification and authentication from UIDAI based on client authorisation, on voluntary basis, intermediaries who utilize the services of KYC Service Agencies (KSAs) would be registered as KYC User Agencies (KUA) with UIDAI.

For entering into account based relationship, the client may provide the following information to the intermediary:

- i. Name
- ii. Aadhaar number
- iii. Permanent Account Number (PAN)

For more details on Aadhaar based e-KYC process, please refer the Statement of Additional Information (SAI)

## Central KYC

Pursuant to SEBI circular no: CIR/MIRSD/ 66 /2016 dated July 21, 2016 the registered intermediaries shall upload the KYC data with Central KYC Records Registry (CKYCR), in respect of all individual accounts opened on or after August 1, 2016, wherever KYC is required to be carried out as per the circulars issued by SEBI from time to time and accordingly, shall take steps to prepare their systems for uploading the KYC data.

### (5) Accounts opened on behalf Minor /Change of status from minor to major/ Change of Guardian :

The minor shall only be the first and the sole holder in an account (folio). There shall not be any joint accounts with minor as the first or joint holder. Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor. Guardian in the folio should either be a natural guardian (i.e. father or mother, as the case may be) or a court appointed legal guardian.

Date of birth of the minor along with photocopy of supporting documents (i.e. Birth certificate School leaving certificate Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., Passport, or any other suitable proof evidencing the date of birth of the minor) should be provided while opening the folio. In case of a natural guardian, document evidencing the relationship of the Guardian with the minor, if the same is not available as part of the documents mentioned above should be submitted. In case of court appointed legal guardian, supporting documentary evidence should be provided.

Further, in case of SIP/STP/SWAP registration requests received on/after April 1, 2011, the Mutual Fund/AMC will register SIP/STP/SWAP in the folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date.

For folios where the units are held on behalf of the minor, the account shall be frozen for operation by the guardian on the day the minor attains majority and no transactions shall be permitted till the documents for changing the status of the account from "minor" to "major" as prescribed are received.

### (6) Mode of Payment

#### a) For Resident investors

Cheque, demand draft shall be drawn in the name of the scheme as detailed below and crossed "Account Payee only".

- the Specific Scheme A/c Permanent Account Number (where the investor has a PAN) e.g.: SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND A/C XXXXXXXX (PAN) OR
- the Specific Scheme A/c First Investor Name\* (investors from the state of Sikkim & investors without PAN.)

#### Source of funds

**If paid by cheque :** Identification of third party cheques by the AMC/Mutual Fund/ Registrar & Transfer Agent (R&TA) will be on the basis of matching the name / signature on the investment cheque with the name/ signature of the first named applicant available on the application or in our records for the said folio. If the name of the bank account holder is not pre-printed on the investment cheque or the signature on the said cheque does not match with that of the first named applicant mentioned on the application / available in our records for the said folio, then the investor should submit any one of the following documents at the time of investment :

- A copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number, Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of Shriram Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the AMC/ Mutual Fund/R&TA. The original documents will be returned across the counter to the investor after due verification.
- A letter (it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number) 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).

**If funded by pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque etc :** Investors should attach any one of the following supporting documents with the purchase application where subscription for units is vide a pre - funded instrument issued by way of debit to his / her bank account :

- A Certificate (in original) from the issuing banker duly certified by the employee signing the pre-funded instrument with his / her full signature, name, employee code, bank seal and contact number, stating the Account holder's name, the Bank Account Number which has been debited for issue of the instrument (Mandatory) and PAN as per bank records, if available.
- A copy of the acknowledgement from the bank, wherein the instructions to debit / carry the bank account details and name of the investor as an account holder are available
- A copy of the passbook/bank statement evidencing the debit for issuance of the instrument.

The account number mentioned in the above supporting documents should be the same as one of the registered bank accounts or the bank details mentioned in the application form.

**If paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, NACH etc :** Investors should attach to the purchase application form, an acknowledged copy of the instruction to the bank also stating the account number debited. The account number mentioned on the transfer instruction copy should be a registered bank

account or the first named applicant/ investor should be one of the account holders to the bank account debited for such electronic transfer of funds.

Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India subject to a maximum limit of Rs.1, 000 per instrument.

Outstation Demand Draft has been defined as a demand draft issued by a bank where there are no ISC/Points of Acceptance available for Investors. Investors may please further note that in case of any application made through the Demand Draft, no Demand Draft charges will be reimbursed by the AMC in any case. The same will have to be borne by investors.

**Cash :** In accordance with SEBI Circular nos. CIR/IMD/DF/21/2012 dated September 13, 2012 and CIR/IMD/DF/10/2014 dated May 22, 2014; the Fund shall accept applications for subscriptions for subscription with payment mode as 'Cash' ("Cash Investment") at select Investor Service Centres (ISCs) to the extent of Rs. 50,000 per investor, per financial year as follows:

- Only resident individuals, sole proprietorships and minors (through guardians), who are KYC compliant (with or without PAN), have a bank account and who submit applications in physical mode at select ISCs can avail this facility.
- Currently, the Fund has made arrangement with HDFC Bank Limited ("the Bank") to collect Cash from the investors of the Fund at designated branches of the Bank. For an updated list of the ISCs / the designated bank branches accepting Cash Investments, investors may contact any of our ISCs or visit the website [www.shriramamc.com](http://www.shriramamc.com)
- Procedure to undertake Cash Investments :
  - Deposit slips for making Cash Investments may be obtained from ISCs which accept Cash Investment applications. The deposit slip must be filled with the scheme name and the amount of cash to be deposited. The deposit slip will be verified by the ISC officials.
  - Investors must then deposit the cash along with the verified deposit slip at any of the nearest designated branches of the Bank accepting cash under this facility.
  - Acknowledged copy of the deposit slip received from the Bank along with the Scheme application form / transaction slip must be submitted at the same ISC (i.e. from where the deposit slip was obtained) for time stamping. Investors must mention their name and folio number/ application number on the reverse of the Bank-acknowledged deposit slip. The pay-out bank account details are also required to be specified in the application form by the investors.
- Applicability of NAV for all schemes other than liquid scheme(s) will be based on the time stamping of the application by the relevant ISC. Applicable NAV for Cash Investments in liquid scheme(s) will be based on the time when the cash is received by the liquid scheme from the Bank (and not the time of deposit of cash at the Bank branch) as the Bank merely collects cash and will remit the funds to the scheme(s) usually by next business day only.
- If the amount of subscription (together with the investments already made through cash in the same financial year) exceeds Rs.20, 000/-, the application will be rejected.
- Payment of proceeds towards redemptions, dividend, etc. with respect to Cash Investments shall be made only through the pay-out bank account mentioned in the application form or as registered in the folio (as applicable) as Bank mandate.
- Acceptance of Cash Investments will be subject to compliance with applicable laws pertaining to prevention of money laundering.
- Application for Cash Investment not satisfying the above conditions is liable to be rejected.

**Third Party Payments :** The Mutual Fund shall adopt the following procedures to ascertain whether payments are Third Party Payments and investors are therefore required to comply with the requirements specified herein below.

**"Third Party Payment"** means payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form. In case of payment instruments issued from a joint bank account, the first named applicant/ investor must be one of the joint holders of the bank account from which the payment instrument is issued to consider the payment as a non - Third Party Payment.

- An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B will be treated as valid application.
- An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A will be treated as valid application.
- An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of B, C & Y will be considered as Third Party Payment.

As referred in above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation/ declarations.

- Payment by Parents/Grand-Parents/Related Persons (*any person investing on behalf of a minor in consideration of natural love and affection or as a gift*) on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000 for each regular purchase or per SIP installment. However this restriction of Rs. 50,000 will not be applicable for payment made by a Guardian whose name is registered in the records of Mutual Fund in that folio (i.e. Father / Mother / Court Appointed Legal Guardian).
- Payment by Employer on behalf of employee under Systematic Investment Plans or as lump sum / one-time subscription, through Payroll deductions.
- Custodian on behalf of an FII or a Client.

**b) For Non-Resident Indian (NRI)/PIO/FII investors**

**On Repatriation Basis :** In the case of NRIs including PIOs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non - Resident (External) Rupee Account (NRE) / Foreign Currency (Non-Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit Certificate from the Bank issuing the draft confirming the debit shall also be enclosed. FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorized dealer in accordance with the relevant exchange management regulations.

**On non-repatriation basis :** In the case of NRIs/PIOs, payment may be made either by inward remittance through normal banking channels or out of funds held in his NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit Certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

**(7) Default Plan / Option**

The treatment of applications under "Direct"/ "Regular" Plan shall be based on the following scenarios:

| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor              | Default Plan to be captured |
|----------|---------------------------------------|---|-----------------------------|
| 1        | Not mentioned                         | Not mentioned                               | Direct Plan                 |
| 2        | Not mentioned                         | Direct                                      | Direct Plan                 |
| 3        | Not mentioned                         | Regular                                     | Direct Plan                 |
| 4        | Mentioned                             | Direct                                      | Direct Plan                 |
| 5        | Direct                                | Not mentioned                               | Direct Plan                 |
| 6        | Direct                                | Regular                                     | Direct Plan                 |
| 7        | Mentioned                             | Regular                                     | Regular Plan                |
| 8        | Mentioned                             | Not mentioned                               | Regular Plan                |
| 9        | Mentioned                             | Both Direct/ Regular Plan ticked/no clarity | Regular Plan                |

In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 Calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

In case of valid applications received without indicating any choice of options, it will be considered as option for Growth Option and processed accordingly.

In case of valid applications received without indicating any choice of option under Dividend Option, it will be considered as option for Dividend Reinvestment Option and processed accordingly.

**(8) Demat :** Investors have the option to hold units in dematerialized mode and the units are freely transferable. For holding units in dematerialized mode, investors should have a Depository account in their name. If the investor selects the depository mode for receiving units, no separate KYC needs to be complied. The statement of account issued by the depository participant will be sufficient and no separate statement of account indicating crediting of units by the mutual fund is required for proving allotment of units in the name of the unit holder. For redemption, investors will have to submit duly filled up delivery instruction slip to his concerned depository participant and an acknowledgement for the same along with application for redemption is required to be submitted at the POS. Investors have the responsibility in ensuring transfer of units to the designated pool account of the Mutual fund maintained with the registrar for redemption of units. The Scheme wise ISIN is displayed in the website of the mutual Fund.

**(9) Mode of Payment of Redemption/ Dividend Proceeds :** To the extent possible, the AMC will credit the redemption proceeds to the Bank account of the investor directly through direct credit facility/NEFT/RGESS. In order to enable the AMC to credit the funds directly to the Bank account of the investors, the investors are requested to provide all details about their bank account as required in point 5 of the application form. In all other cases, the redemption proceeds will be issued in the form of Cheque or DD in the name of the sole/ first unit holder to the correspondence address registered with us.

**(10) E-services Facility :** The E-services facility includes Shriram Online, E-alerts and Epayouts.

**Shriram online :** This facility enables investors to transact online on www.shriramamc.com by using transact online. On transact online Shriram MF Unitholders can execute transactions online for purchase\*, redemption, switching of schemes within the mutual fund and other services as may be introduced by Shriram Mutual Fund from time to time. Unitholders can also view account details and portfolio valuation online, download account statements and request for documents via email, besides other options.

\* facility available with select banks and any type (Visa/Master) of debit card subject to submission of Permanent Account Number (PAN) and Know Your Customer (KYC) compliance proof by all Unitholders(s) only.

**E-alerts :** This facility enables the Unit holder to receive SMS confirmation for purchase, redeem or switch dividend declaration details and other alerts.

**E-payouts :** Apart from above mentioned facilities, the facility of E-payouts comprising of mode of payment of Redemption / Dividend Proceeds if any, via Direct Credit / NEFT / ECS is covered under E-services facility.

**(11) Investment Options :** If the direct plan is ticked, irrespective of any ARN code filled/ written in the application form, the application will be treated as direct application. Plans/Options exercised at the time of application may be changed by the investor at a later date by way of a communication to the Registrar of the Scheme. Such changes would be elective from a prospective date.

**(12) Nomination Facility :**

- Nomination is mandatory for new folios/accounts opened by individual especially with sole holding. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate. Nomination is not allowed in a folio held on behalf of a minor.
- The applicant/unit holders can nominate person/persons (upto three) in whom the units held by him shall vest in the event of his death. Where the units are held by more than one person jointly, the joint Unit holders may together nominate a person/persons (upto two) in whom all the rights in the units shall vest in the event of death of all the joint Unit holders. If the units are held jointly, all joint holders will sign the nomination form.
- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non individuals including society, trust, body corporate, partnership firm, Karta of Hindu undivided family (HUF), holder of Power of Attorney cannot nominate.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit holder.
- Nomination can also be in favour of the Central Government, State Government, and a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a Trust, other than a religious or charitable trust, society, body corporate, partnership firm, Karta of HUF or a Power of Attorney holder.
- A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee. Investors should note that where the Units are transferred in favour of the nominee, the KYC formalities, as applicable, shall have to be completed by the nominee.
- Every new nomination for a folio/account will overwrite the existing nomination.

**(13) Declaration and Signatures :**

- All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public under his/her official seal.
- In case of applications under a Power of Attorney, the relevant Power of Attorney or the certified and duly notarized copy thereof must be lodged along with the application.

**(14) Transaction Charges**

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, as amended from time to time SHRIRAM Asset Management Company Limited ("the AMC")/Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor.

Transaction Charge of Rs. 150 (for a time investor across mutual funds) or Rs. 100 (for investor other than time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

However the distributors shall have an option to either "Opt-in/Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in/Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level.

**TRANSACTION CHARGES IN CASE OF INVESTMENTS THROUGH SIP :**

Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments. Transaction Charges shall not be deducted :

- where the Distributor of the investor has not opted to receive any Transaction Charges
- for purchase /subscriptions /total commitment amount in case of SIP of an amount less than Rs. 10000/-
- for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.;
- for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- for purchases / subscriptions routed through Stock Exchange(s). First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. SHRIRAM AMC/ Fund will endeavor to identify the investor as " first time" or "existing" based the Permanent Account Number (PAN)/PAN Exempt KYC Reference Number (PEKRN) at the First/ Sole Applicant/ Guardian level. If the PAN/PEKRN details are available, then the First / Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. Rs. 150 for first time investors or Rs. 100 for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.



**CHECKLIST** (Please submit the following documents with your application (where applicable). All documents should be original/true copies certified by a Director/Trustee/ Company Secretary /Authorized signatory / Notary Public/AMC or R&T Officials)

| Documents   | Individual (RI) | Companies | Societies | Partnership Firm | Investment through POA | Trusts | NRI | Fils | PIO |
|---|-----------------|-----------|-----------|------------------|------------------------|--------|-----|------|-----|
| Copy of the PAN Card                                    | ✓               | ✓         | ✓         | ✓                | ✓                      | ✓      | ✓   | ✓    | ✓   |
| Copy of the KYC acknowledgement                         | ✓               | ✓         | ✓         | ✓                | ✓                      | ✓      | ✓   | ✓    | ✓   |
| Resolution/Authorization to invest                      |                 | ✓         | ✓         |                  |                        |        |     | ✓    |     |
| List of authorised signatories with specimen signatures |                 | ✓         | ✓         | ✓                |                        | ✓      |     | ✓    |     |
| Trust Deed  |                 |           |           |                  |                        | ✓      |     |      |     |
| Bye-laws  |                 |           | ✓         |                  |                        |        |     |      |     |
| Partnership Deed  |                 |           |           | ✓                |                        |        |     |      |     |
| Overseas Auditor Certificate and SEBI registration      |                 |           |           |                  |                        |        |     | ✓    |     |
| Notarised POA   |                 |           |           |                  | ✓                      |        |     |      |     |
| Proof of Address  |                 |           |           |                  |                        |        |     |      | ✓   |
| PIO Card  |                 |           |           |                  |                        |        |     |      | ✓   |
| Foreign Inward Remittance Certificate                   |                 |           |           |                  |                        |        |     | ✓    |     |





# SHRIRAM

Mutual Fund

Nurturing Trust, Shaping Dreams

CK-6, 2nd Floor, Sector-II, Saltlake City, Kolkata-700 091  
Website : www.shriramamc.com

Application No. \_\_\_\_\_

Application Form for SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND

| Name & ARN Code | Sub Broker Code / ARN | Internal code for sub Agent/Employee | EUIN | Bank Serial No./Bank Stamp/ Receipt Date |
|-----------------|-----------------------|--------------------------------------|------|--|
| 17397           |                       |                                      |      |  |

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. In case purchase/subscription amount is Rs. 10,000/- or more and the investor's Distributor has opted to receive "Transaction Charges" the same are deductible as applicable from the purchase/subscription amount and payable to the distributor. Units will issued against the balance amount invested.

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.

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

**1. INVESTOR EXISTING FOLIO NUMBER INFORMATION (Please fill in your folio Number and proceed to Investment Details)**

|           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|-----------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Folio No. | The details in our records under the folio number mentioned will apply for this application. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|-----------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

**2. APPLICANT'S PERSONAL DETAILS**

Name of First / Sole Applicant / Minor\*  Mr.  Ms.  M/s. \_\_\_\_\_  
(as appearing in ID proof)  M  A  N  D  A  T  O  R  Y \_\_\_\_\_ Date of Birth (Mandatory in case of Minor)  D  D /  M  M /  Y  Y  Y  Y  
PAN (Attach Proof)  M  A  N  D  A  T  O  R  Y \_\_\_\_\_ KYC Compliance Status (if yes, attach proof, if No, attach KYC Application form)  Yes  No

Name of Second Applicant \_\_\_\_\_  
PAN (Attach Proof)  M  A  N  D  A  T  O  R  Y \_\_\_\_\_ KYC Compliance Status (if yes, attach proof, if No, attach KYC Application form)  Yes  No

Name of Third Applicant \_\_\_\_\_  
PAN (Attach Proof)  M  A  N  D  A  T  O  R  Y \_\_\_\_\_ KYC Compliance Status (if yes, attach proof, if No, attach KYC Application form)  Yes  No

Name of the Guardian\* \_\_\_\_\_  
PAN (Attach Proof)  M  A  N  D  A  T  O  R  Y \_\_\_\_\_ KYC Compliance Status (if yes, attach proof, if No, attach KYC Application form)  Yes  No

KYC is mandatory for all investors except investors residing in the state of Sikkim and Micro SIP applicants  
\*If the first/sole applicant is a Minor, then please provide details of Natural/Legal Guardian. (In case first applicant is a minor)/contact person name (in case of non-individual)  
Relationship with Minor (Please  )  Mother  Father  Legal Guardian  
Mode of Holding (Please  )  Anyone or Survivor  Single  Joint (Default option is Anyone or Survivor)  
Occupation (Please  )  Business  Service  Professional  Retired  Student  Housewife  Others \_\_\_\_\_  
Status (Please  )  Resident Individual  NRI/PIO  Trust  HUF  Bank Fls  Sole Proprietorship  NRO  Other  
 Minor  Company/Body Corporate  Flls  Partnership Firm  AOP/BOI  Society  
Gross Annual Income Details (Please  )  Below 1 Lac  1-5 Lacs  >5-10 Lacs  >10-25 Lacs  >25-1 Crore  >1 Crore  
Net-worth in ₹ (\* Net worth should not be older than 1 year) as on (date)  D  D /  M  M /  Y  Y  Y  Y  
Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/Promoters/Karta/Trustee/Whole time Directors)  I am PEP  I am Related to PEP  Not Applicable  
Non-Individual Investors involved / providing any of the mentioned services  Foreign Exchange/Money Changer Services  Money Lending/Pawning  Gaming/Gambling/Lottery/Casino Services  None of the above

**3. MAILING ADDRESS (Please provide Full Address, P.O. Box No. may not be sufficient, Overseas Investors will have to provide Indian Address)**

Local Address of 1st Applicant - \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Pincode \_\_\_\_\_  
Tel. Off. \_\_\_\_\_ Resi. \_\_\_\_\_ Mobile \_\_\_\_\_  
E-mail \_\_\_\_\_

Overseas Correspondence Address (Mandatory for NRI/FII Applicant) \_\_\_\_\_  
City \_\_\_\_\_ Country \_\_\_\_\_ Pincode \_\_\_\_\_

**4. COMMUNICATION (Please  )**

I/We wish to receive Account Statement/Annual Reports/Quarterly Statements/Newsletter/Updates or any other Statutory Information via E-mail/SMS alerts in lieu of Physical Documents.  
 I/We would like to know more about Shriram MF products over the telephone / Mailer.

**5. BANK ACCOUNT DETAILS - MANDATORY (For multiple banks registration please submit the Multiple Bank Registration Form)**

Name of the Bank \_\_\_\_\_  
Branch Address \_\_\_\_\_  
Bank Branch City \_\_\_\_\_ State \_\_\_\_\_ Pincode \_\_\_\_\_  
Account No. \_\_\_\_\_ A/C. Type (Please  )  Savings  NRE  Current  NRO  FCNR  
9 digit MICR Code \_\_\_\_\_ 11 digit IFSC Code \_\_\_\_\_ (Mandatory for credit via NEFT/RTGS)  
Please attach a cancelled cheque OR a clear photo copy of a cheque

**ACKNOWLEDGEMENT SLIP (To be filled in by the Sole / First Applicant)**

**SHRIRAM** **SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND**  
Mutual Fund Application No. \_\_\_\_\_  
CK-6, 2nd Floor, Sector-II, Salt Lake City, Kolkata-700 091 Date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
Website : www.shriramamc.com Stamp, Signature & Date \_\_\_\_\_

Received from Mr. / Ms. / M/s. \_\_\_\_\_  
an application for purchase of units of SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND for Rs. \_\_\_\_\_ on date  D  D /  M  M /  Y  Y  Y  Y

"In case there is any change in your KYC information please update the same by using the prescribed 'KYC Change Request Form' and submit the same at the Point of Service of any KYC Registration Agency"

**6. UNITS IN DEMAT MODE (Please ✓) ■ NSDL ■ CDSL**

|         |  |                                   |  |
|---------|--|-----------------------------------|--|
| DP ID   |  | Beneficiary Account No./Client ID |  |
| DP Name |  |                                   |  |

Note : Please attach the depository transaction statement or DP master data indicating the DP account number of the applicant. Please ensure that sequence of names as mention in the Application Form match with that of the account held with the DP.

**7. POWER OF ATTORNEY (POA)**

|          |  |  |  |
|----------|--|--|--|
| POA Name |  |  |  |
| PAN      | KYC <input type="checkbox"/> Yes <input type="checkbox"/> No - if investment is being made by a constitutional Attorney, please submit the notarized copy of the POA |  |  |

**8. INVESTMENT DETAILS AND PAYMENT DETAILS-Cheque/DD/RTGS/NEFT/Transfer (outstation cheques will be rejected) Please ✓ wherever applicable.**

**Scheme Name :** SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND

**Plan :**  Regular \*  Direct

**Option :** \*  Growth  Dividend

**Mode of dividend :**  Payout \*  Re-investment

\* Default Plan / option / mode of dividend. Please refer to Item 7 of of page 7.

|                         |                         |                             |
|-------------------------|-------------------------|-----------------------------|
| Investment Amount (Rs.) | DD Charges if any (Rs.) | Net Amount (in words) _____ |
|-------------------------|-------------------------|-----------------------------|

**Mode of Payment (Please ✓)**

Cheque  DD  Funds Transfer  RTGS/NEFT

Rs. (amt. in Rs.) \_\_\_\_\_ (in words) \_\_\_\_\_

|                 |      |  |   |   |   |   |   |   |   |   |           |  |
|-----------------|------|--|---|---|---|---|---|---|---|---|-----------|--|
| Drawn on Bank   |      |  |   |   |   |   |   |   |   |   |           |  |
| Branch & City   |      | Account No.  |   |   |   |   |   |   |   |   |           |  |
| Cheque / DD No. | Date | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> | D | D | M | M | Y | Y | Y | Y | IFSC Code |  |
| D               | D    | M  | M | Y | Y | Y | Y |   |   |   |           |  |

\*A/c Type -  S/B  NRE\*  Current  NRO  FCNR\*

\*Kindly provide photocopy of the payment Instrument or Foreign Inward Remittance Certificate (FIRC) evidencing source of funds

**Cheque/D.D. to be crossed "Account Payee" only and should be drawn payable to :-"SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND A/C xxxxxx" (Investor PAN) or "SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND A/C XXXXXX" (Name of the Firstholder)**

**9. NOMINATION DETAILS [Minor / HUF / POA Holder / Non Individuals Cannot Nominate]**

I/We \_\_\_\_\_ do hereby nominate the undermentioned Nominee(s) to receive the units to my/our credit in the folio no. in the event of my/our death. I/We also understand that all payments made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

| No. | Nominee(s) Name                                    | Relationship | % of Share* | Date of Birth (in case of Minor)   | Nominee(s) Signature |   |   |   |   |   |   |   |  |
|-----|--|--------------|-------------|--|----------------------|---|---|---|---|---|---|---|--|
| 1   |  |              |             | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> | D                    | D | M | M | Y | Y | Y | Y |  |
| D   | D  | M            | M           | Y  | Y                    | Y | Y |   |   |   |   |   |  |
| 2   |  |              |             | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> | D                    | D | M | M | Y | Y | Y | Y |  |
| D   | D  | M            | M           | Y  | Y                    | Y | Y |   |   |   |   |   |  |
| 3   |  |              |             | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> | D                    | D | M | M | Y | Y | Y | Y |  |
| D   | D  | M            | M           | Y  | Y                    | Y | Y |   |   |   |   |   |  |
| No. | Name of the Guardian (In case of Nominee is Minor) |              |             | Guardian(s) Signature  |                      |   |   |   |   |   |   |   |  |
| 1   |  |              |             |  |                      |   |   |   |   |   |   |   |  |
| 2   |  |              |             |  |                      |   |   |   |   |   |   |   |  |
| 3   |  |              |             |  |                      |   |   |   |   |   |   |   |  |

\* If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s)

I/We do not wish to nominate anybody on my/our behalf. **Signature of the declarant**

**10. DECLARATION**

|   |  |
|---|--|
| <p>I / We have read and understood the contents of the SID and Key Information Memorandum of the Scheme. I/We hereby apply to the Shriram Mutual Fund for allotment of units of the Scheme, as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I / We hereby confirm and certify that the source of these funds is not directly / indirectly a result of "proceeds of crime" as defined in "The Prevention of Money Laundering Act, 2002" and I/we undertake to provide all necessary proof/ documentation, if any, required to substantiate the facts of this undertaking. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We authorize the Fund to disclose details of my/our account and all my/our transactions to the intermediary whose stamp appears on the application form. I/We also authorize the Fund to disclose details as necessary, to the Fund's and investor's bankers for the purpose of effecting payments to me/ us. Applicable to NRIs only : I/We confirm that I am/we are Non-Resident 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-Resident External / Ordinary Account/FCNR/NRSR Account.</p> <p>Investment in the scheme is made by me / us on : <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non Repatriation basis.</p> <p>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.</p> | <p>Signature</p> <div style="border: 1px solid black; padding: 5px; margin: 5px;">First / Sole Applicant / Guardian</div> <div style="border: 1px solid black; padding: 5px; margin: 5px;">Second Applicant</div> <div style="border: 1px solid black; padding: 5px; margin: 5px;">Third Applicant</div> |
|---|--|

**Scheme Name :** SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND

**Plan :**  Regular  Direct (Please ✓ any one). **Option :** \_\_\_\_\_ **Sub Option :** \_\_\_\_\_

**Cheque / DD No.** \_\_\_\_\_ **Date :** \_\_\_\_\_ **Amount Rs. :** \_\_\_\_\_

**Bank and Branch :** \_\_\_\_\_

**REGISTRAR & TRANSFER AGENTS**  
**Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR00002813)**  
**New No. 10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai - 600 034**  
**Email enq\_sh@camsonline.com, Website : www.camsonline.com**

**Shriram Equity and Debt Opportunities Fund** (An Open Ended Equity Oriented Asset Allocation Scheme)  
**ASBA Application Form** (Application Supported by Blocked Amount)



To be submitted to Sell Certified Syndicate Bank [SCSB]

| Broker Name (ARN) | Sub Broker Code / ARN | SCSB Stamp / Code / Sr. No. | Application No. |
|-------------------|-----------------------|-----------------------------|-----------------|
|                   |                       |                             |                 |

**1. APPLICANT(S) INFORMATION (Existing Unit Holder - Please Fill Folio Number and Name)**

|  |   |
|--|---|
| Folio No. <input type="text"/>   | Name of 1st Unit Holder <input type="text"/>  |
| <b>NAME OF 1st / SOLE APPLICANT / CORPORATE INVESTOR / MINOR</b><br>Mr. / Ms. / M/s.                           | <b>DATE OF BIRTH (Mandatory in case of Minor)</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Contact Name <input type="text"/>  | (In case of Corporate investor) Designation <input type="text"/>  |
| <b>NAME OF 2nd APPLICANT</b> Mr. / Ms. / M/s.  |   |
| <b>NAME OF 3rd APPLICANT</b> Mr. / Ms. / M/s.  |   |
| <b>NAME OF THE GUARDIAN</b> (In case 1st Applicant is a Minor) / <b>NAME OF POA HOLDER</b><br>Mr. / Ms. / M/s. | Relationship with Minor Please (✓)<br>Mother <input type="radio"/> Father <input type="radio"/> Legal Guardian <input type="radio"/>  |

**2. PAN DETAILS**

|                                   |                      |
|-----------------------------------|----------------------|
| 1st / Sole Applicant <sup>®</sup> | <input type="text"/> |
| 2nd Applicant                     | <input type="text"/> |
| 3rd Applicant                     | <input type="text"/> |
| Guardian/POA Holder               | <input type="text"/> |

**3. DEPOSITORY PARTICIPANT (DP) DETAILS**

|   |  |
|---|--|
| <b># National Securities Depository Limited (NSDL)</b>      |  |
| DP ID <input type="text"/>                                  | Beneficiary A/C No. <input type="text"/> |
| <b># Central Depository Services (India) Limited (CDSL)</b> |  |
| DP ID <input type="text"/>                                  | Beneficiary A/C No. <input type="text"/> |

@ If the 1st / sole applicant is a Minor then please provide details of Natural / Legal Guardian. # Please ensure that the sequence of names as mentioned under section 1 above, matches with DP Details.

**4. INVESTMENT DETAILS - (Please (✓) Plan / Option you wish to invest - Growth or Dividend (Div.))**

|  |   |  |
|--|---|--|
| <b>Plan :</b> <input type="checkbox"/> Regular <input type="checkbox"/> Direct | <b>Option :</b> <input type="checkbox"/> Growth <input type="checkbox"/> Dividend | <b>Mode of dividend :</b> <input type="checkbox"/> Payout <input type="checkbox"/> Re-investment |
|--|---|--|

\* Default Plan / Option / Mode of dividend

**5. SCSB ACCOUNT DETAILS - Attn : NRI Investors : Payment should be made through NRE Accounts only**

|   |  |
|---|--|
| Name of the Bank <input type="text"/>         | A/c. Type Please (✓) <input type="radio"/> NRE <input type="radio"/> CURRENT <input type="radio"/> SAVINGS <input type="radio"/> NRO <input type="radio"/> |
| Core Banking A/c No. <input type="text"/>     | Address <input type="text"/>   |
| Branch Name <input type="text"/>              | State <input type="text"/>   |
| Bank Branch City <input type="text"/>         | <input type="text"/>   |
| Amount to be blocked (₹) <input type="text"/> | In Words <input type="text"/>  |

**Undertaking by ASBA Investor & A/c Holder, Declaration & Signature(s) :** 1. I/We hereby Undertake that, I/we have read and understood the instructions contained in this Form and Terms and Conditions concerning ASBA as contained in the Scheme Information Document (SID) / Key Information Memorandum (KIM) of the above mentioned Scheme and Statement of Additional Information (SAI) of Shriram Mutual Fund. Further, I/we understand that if the details as provided by me/us in this Form are different from those in the NFO Application Form, then in such a case, the information as provided by me/us herein will be relied upon. 1.A. I/we further confirm and undertake that I am/we are eligible ASBA applicant(s) as per the relevant provisions of the SEBI (Issue of Capital and Disclosure Requirement) Regulations, 2009. 2. In accordance with provisions of ASBA in the SEBI ICDR Regulations, 2009 and as disclosed in the SAI. I/We authorize - (a) the SCSB to do all acts as are necessary to make an application in the New Fund Offer of above mentioned Scheme, including uploading of application details, blocking the amount to the extent mentioned above under "SCSB BANK ACCOUNT DETAILS" or unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds of the Shriram Mutual Funds account on receipt of instructions from the Registrar to Shriram Mutual Fund after finalisation of the basis of allotment, entitling me/us to receive mutual fund units on such transfer of funds, etc. (b) Registrar to issue instructions to the SCSB to unlock the funds in the bank account specified above upon finalisation of the basis of allotment and to transfer the requisite money to the Shriram Mutual Fund's account. 3. In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application. Further, I/We also authorize the SCSB to make relevant revisions as may be required to be done during the NFO. In the event of any modification due to any information required. 4. If the DP ID, Beneficiary or PAN is not provided by me/us or the details on the same as furnished in the form are incorrect or incomplete or not matching with the depository records, my/our application shall be rejected and Shriram Mutual Fund or SCSB shall not be liable for losses, if any.

|   |   |   |
|---|---|---|
| <input type="checkbox"/> Signature of 1st Applicant / Guardian / Auth. Signatory / POA / Karta (AS IN BANK RECORDS) | <input type="checkbox"/> Signature of 2nd Applicant / Guardian / Auth. Signatory / POA / Karta (AS IN BANK RECORDS) | <input type="checkbox"/> Signature of 3rd Applicant / Guardian / Auth. Signatory / POA / Karta (AS IN BANK RECORDS) |
|---|---|---|

**ACKNOWLEDGEMENT SLIP (To be filled and attached by the Applicant with the Application Form)**

**Shriram Equity and Debt Opportunities Fund** (An Open Ended Equity Oriented Asset Allocation Scheme)



App No -

Received from \_\_\_\_\_ (sole / 1st applicant ASBA Application Form details of which are as follows :

|                              |                          |
|------------------------------|--------------------------|
| Application No. _____        | Amount Blocked (₹) _____ |
| SCSB (Bank and Branch) _____ | Bank Account No. _____   |
| Date of Submission _____     |                          |

"In case there is any change in your KYC information please update the same by using the prescribed 'KYC Change Request Form' and submit the same at the Point of Service of any KYC Registration Agency"

## GENERAL INSTRUCTIONS FOR INVESTORS

**ASBA is an application containing an authorization given by the Investor to block the application/money in his specified bank account towards the subscription of Units offered during the NFO of the Schemes. On intimation of allotment by CAMS (R&T Agent) to the banker the investors account shall be debited to the extent of the amount due thereon. On allotment, units will be credited to the Investor's demat account as specified in the ASBA application form.**

**Background :** In its continuing endeavour to make the existing public issue process more efficient SEBI introduced a supplementary process of applying in public issues, viz: the "Applications Supported by Blocked Amount (ASBA)" process. Accordingly, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended have been amended for ASBA process. The salient features of circular no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009 available on SEBI website for "Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as "ASBA") are mentioned below for understanding the ASBA process :

1. **SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA.** The current list of SCSBs as available on SEBI website is as follows :

1 Allahabad Bank 2 Andhra Bank 3 Axis Bank Ltd. 4 Bank of Baroda 5 Bank of India 6 Bank of Maharashtra 7 Barclays Bank PLC 8 BNP Paribas 9 Canara Bank 10 Catholic Syrian Bank Limited 11 Central Bank of India 12 CITI Bank 13 City Union Bank Ltd. 14 Corporation Bank 15 DBS Bank Ltd. 16 Dena Bank 17 Deutsche Bank 18 Dhanlaxmi Bank Limited 19 HDFC Bank Ltd. 20 HSBC Ltd. 21 ICICI Bank Ltd 22 IDBI Bank Ltd. 23 Indian Bank 24 Indian Overseas Bank 25 IndusInd Bank 26 J P Morgan Chase Bank, N.A. 27 Janata Sahakari Bank Ltd. 28 Karnataka Bank Ltd. 29 Karur Vysya Bank Ltd. 30 Kotak Mahindra Bank Ltd. 31 Mehsana Urban Co-operative Bank Limited 32 Nutan Nagarik Sahakari Bank Ltd. 33 Oriental Bank of Commerce 34 Pujab & Sind Bank 35 Punjab National Bank 36 Rajkot Nagarik Sahakari Bank Ltd 37 RBL Bank Limited 38 South Indian Bank 39 Standard Chartered Bank 40 State Bank of Bikaner and Jaipur 41 State Bank of Hyderabad 42 State Bank of India 43 State Bank of Mysore 44 State Bank of Patiala 45 State Bank of Travencore 46 Syndicate Bank 47 Tamilnad Mercantile Bank Ltd. 48 The Ahmedabad Mercantile Co-Op. Bank Ltd. 49 The Federal Bank 50 The Jammu & Kashmir Bank Limited 51 The Kalupur Commercial Co-operative Bank Ltd. 52 The Lakshmi Vilas Bank Ltd. 53 The Saraswat Co-Operative Bank Ltd. 54 The Surat Peoples Co-op Bank Ltd. 55 TJSB Sahakari Bank Ltd. 56 UCO Bank 57 Union Bank of India 58 United Bank of India 59 Vijaya Bank 60 YES Bank Ltd.

For the complete list of controlling/designated branches of above mentioned SCSBs, please refer to websites - [www.sebi.gov.in](http://www.sebi.gov.in), [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)

2. Eligible investors for ASBA maintaining their account in any of the above SCSBs may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard. An investor shall be eligible to apply through ASBA process, if he/she : (i) is a "Resident Retail Individual Investor, Non Institutional Investor, QIBs, Eligible NRIs applying on non-repatriation basis, Eligible NRIs applying on repatriation basis i.e. any investor, (ii) is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred as "ASBA Investors".

3. **ASBA Facility in Brief :** Investor shall submit his Bid through an ASBA cum Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investor or bank account utilised by the ASBA Investor ("ASBA Account") is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the ASBA cum Application Form, physical or electronic, on the basis of an authorisation to this effect given by the account holder at the time of submitting the Application. The Bid Amount shall remain blocked in the aforesaid ASBA Account until the Allotment in the New fund Offer and consequent transfer of the Application Amount against the allocated Units to the Issuer's account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal/rejection of the ASBA Application, as the case may be. The ASBA data shall thereafter be uploaded by the SCSB in the electronic IPO system of the Stock Exchanges. Once the Allotment is finalised, the R&TA to the NFO shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Bidders to the AMC account designated for this purpose. In case of withdrawal/Rejection of the Offer, the R&TA to the Offer shall notify the SCSBs to unblock the blocked amount of the ASBA Bidders within one day from the day of receipt of such notification.

4. **Mechanism for Redressal of Investor Grievances under ASBA Facility -** All grievances relating to the ASBA facility may be addressed to the respective SCSBs, giving full details such as name, address of the applicant, number of Units applied for, counterfoil or the application reference given by the SCSBs, DBs or CBs, amount paid on application and the Designated Branch or the collection centre of the SCSB where the Application Form was submitted by the ASBA Investor.

### Other Information for ASBA Investors :

- SCSB shall not accept any ASBA after the closing time of acceptance on the last day of the NFO period.
- SCSB shall give ASBA investors an acknowledgment for the receipt of ASBAs.
- SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has systems to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
- SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed.
- SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
- R&TA to the NFO shall act as a nodal agency for redressing complaints of ASBA and non-ASBA investors, including providing guidance to ASBA investors regarding approaching the SCSB concerned.

### Grounds for rejection of ASBA applications

ASBA application forms can be rejected by the AMC/Registrar/ SCSBs, on the following technical grounds :

- Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc.
- Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked.
- ASBA Application Form without the stamp of the SCSB.
- Application by any person outside India if not in compliance with applicable foreign and Indian laws.
- Bank account details not given/incorrect details given.
- Duly certified Power of Attorney, if applicable, not submitted along with the ASBA application form.
- No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DPID (c) Beneficiary account-number or any other relevant details pertaining to the Depository Account.
- Insufficient funds in the investor's account
- Application accepted by SCSB and not uploaded on/with the Exchange / Registrar

|  |   |
|--|---|
| <p><b>For more information visit us at</b><br/><b><a href="http://www.shriramamc.com">www.shriramamc.com</a></b></p> | <p><b>Shriram Asset Management Co. Ltd.</b><br/><i>Registered Office :</i><br/>Wockhardt Towers, 2nd Floor, East Wing, C-2,<br/>G Block, Bandra Kurla Complex<br/>Bandra (East), Mumbai - 400 051</p> |
| <p><b>E-mail us at <a href="mailto:info@shriramamc.com">info@shriramamc.com</a></b></p>                              | <p><i>Admin. Head Office :</i><br/>CK-6, 2nd Floor, Sector-II, Salt Lake City<br/>Kolkata - 700 091<br/>Phone : (033) 2337 3012, Fax : (033) 2337 3014</p>  |

# Third Party Payment Declaration Form



Third Party Payment Declaration Form should be completed in English and in BLOCK LETTERS only.  
(Please read the Third Party Payment Rules and Instructions carefully before completing this Form)

Declaration Form No. \_\_\_\_\_

### FOR OFFICE USE ONLY

|                 |           |                   |
|-----------------|-----------|-------------------|
| Date of Receipt | Folio No. | Branch Trans. No. |
|                 |           |                   |

### 1. BENEFICIAL INVESTOR INFORMATION (Refer Instruction No. 2)

|  |  |                 |
|--|--|-----------------|
| Folio No. (For existing investor)                  |  | Application No. |
| NAME OF FIRST/SOLE APPLICANT (BENEFICIAL INVESTOR) |  |                 |
| Mr. Ms. M/s.                                       |  |                 |

### 2. THIRD PARTY INFORMATION (Refer Instruction No. 3)

| NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)  |  |  |  |   |   |   |   |   |   |   |          |
|--|--|--|--|---|---|---|---|---|---|---|----------|
| Mr. Ms. M/s.   |  |  |  |   |   |   |   |   |   |   |          |
| Nationality  | PAN#   | KYC**  | (Please tick (✓) <input type="checkbox"/> Attached (Mandatory for any amount))   |   |   |   |   |   |   |   |          |
| #Mandatory for any amount. Please attach PAN Proof. Refer instruction No. 6. ** Refer instruction No. 8.           |  |  |  |   |   |   |   |   |   |   |          |
| NAME OF CONTACT PERSON & DESIGNATION (in case of non-Individual Third Party)                                       |  |  |  |   |   |   |   |   |   |   |          |
| Mr. Ms.  |  |  |  |   |   |   |   |   |   |   |          |
| Designation  |  |  |  |   |   |   |   |   |   |   |          |
| MAILING ADDRESS (P.O. Box Address may not be sufficient)   |  |  |  |   |   |   |   |   |   |   |          |
|  |  |  |  |   |   |   |   |   |   |   |          |
| CITY   | STATE  | PIN CODE   |  |   |   |   |   |   |   |   |          |
| CONTACT DETAILS  |  |  |  |   |   |   |   |   |   |   |          |
| STD Code   |  |  |  |   |   |   |   |   |   |   |          |
| Tel. Off.  | Tel. Resi.   | Mobile   |  |   |   |   |   |   |   |   |          |
| Fax  | E-mail   |  |  |   |   |   |   |   |   |   |          |
| RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR (Refer Instruction No. 3) (Please tick (✓) as applicable) |  |  |  |   |   |   |   |   |   |   |          |
| Status of the Beneficial Investor  | <input type="checkbox"/> Minor   | <input type="checkbox"/> FII<br><input type="checkbox"/> Client  | <input type="checkbox"/> Employee(s)   |   |   |   |   |   |   |   |          |
| Relationship of Third Party with the Beneficial Investor   | <input type="checkbox"/> Father/Mother/Court appointed Legal Guardian (Please attach proof of relationship, if not already submitted)<br><input type="checkbox"/> Grand Parent<br><input type="checkbox"/> Related Person (Please specify relationship) _____<br>(Maximum investment - Rs. 50,000/- per transaction) | Custodian - SEBI Registration No. of Custodian _____<br>Registration Valid Till <table border="1" style="display: inline-table; text-align: center;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> | D  | D | M | M | Y | Y | Y | Y | Employer |
| D  | D  | M  | M  | Y | Y | Y | Y |   |   |   |          |
| Declaration by Third Party   | I/We declare that the payment made on behalf of minor is in consideration of natural love and affection or as a gift.  | I/We declare that the payment is made on behalf of FII/ Client and the source of this payment is from funds provided to us by FII/Client.  | I/We declare that the payment is made on behalf of employee(s) under Systematic Investment Plans or as lump sum/one-time subscription, through Payroll Deductions. |   |   |   |   |   |   |   |          |

### 3. THIRD PARTY PAYMENT DETAILS (Refer Instruction No. 4)

| Mode of Payment [Please tick (✓)]        | Mandatory Enclosure(s)*  |
|--|--|
| Cheque <input type="checkbox"/>          | In case the account number and account holder name of the third party is not pre-printed on the cheque then a copy of the bank passbook / statement of bank account or letter from the bank certifying that the third party maintains a bank account.  |
| Pay Order <input type="checkbox"/>       | Certificate from the Issuing Banker stating the Bank Account Holder's Name and Bank Account Number debited for issue of the instrument or Copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the third party as an account holder are available or Copy of the passbook/bank statement evidencing the debit for issuance of the instrument. |
| Demand Draft <input type="checkbox"/>    |  |
| Banker's Cheque <input type="checkbox"/> |  |
| RTGS <input type="checkbox"/>            | Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.  |
| NEFT <input type="checkbox"/>            |  |
| Fund Transfer <input type="checkbox"/>   |  |

\* SHRIRAM Mutual Fund/SHRIRAM Asset Management Company Limited ("SHRIRAM AMC") reserves the right to seek information and /or obtain such other additional documents/information from the Third Party for establishing the identity of the Third Party.

|                                |  |   |  |  |  |  |  |  |  |  |    |    |      |  |  |  |  |  |
|--------------------------------|--|---|--|--|--|--|--|--|--|--|----|----|------|--|--|--|--|--|
|                                | in figures (Rs.)   |   |  |  |  |  |  |  |  |  |    |    |      |  |  |  |  |  |
|                                | in words   |   |  |  |  |  |  |  |  |  |    |    |      |  |  |  |  |  |
| Cheque/DD/PO/UTR No.           |  | Cheque/DD/PO/RTGS Date <table border="1" style="display: inline-table; text-align: center;"> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> </tr> <tr> <td>DD</td><td>MM</td><td colspan="2">YYYY</td><td colspan="4"></td> </tr> </table> |  |  |  |  |  |  |  |  | DD | MM | YYYY |  |  |  |  |  |
|                                |  |   |  |  |  |  |  |  |  |  |    |    |      |  |  |  |  |  |
| DD                             | MM   | YYYY  |  |  |  |  |  |  |  |  |    |    |      |  |  |  |  |  |
| Pay-in Bank A/c No.            |  |   |  |  |  |  |  |  |  |  |    |    |      |  |  |  |  |  |
| Name of the Bank               |  |   |  |  |  |  |  |  |  |  |    |    |      |  |  |  |  |  |
| Branch                         | Bank City  |   |  |  |  |  |  |  |  |  |    |    |      |  |  |  |  |  |
| Account Type [Please tick (✓)] | <input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____ (please specify) |   |  |  |  |  |  |  |  |  |    |    |      |  |  |  |  |  |

# including Demand Draft charges, if any.



**4. DECLARATIONS & SIGNATURE/S (Refer Instruction No. 5)**

**THIRD PARTY DECLARATION**

I/We confirm having read and understood the Third Party Payment rules, as given below and hereby agree to be bound by the same.  
 I/We declare that the information declared herein is true and correct, which SHRIRAM Mutual Fund is entitled to verify directly or indirectly. I agree to furnish such further information as SHRIRAM Mutual Fund may require from me/us. I/We agree that, if any such declarations made by me/us are found to be incorrect or incomplete, SHRIRAM Mutual Fund/SHRIRAM AMC is not bound to pay any interest or compensation of whatsoever nature on the said payment received from me/us and shall have absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies.  
 I/We hereby declare that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We will assume personal liability for any claim, loss and/ or damage of whatsoever nature that SHRIRAM Mutual Fund/SHRIRAM AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing of the transaction in favour of the beneficial investor(s) as detailed in the Application Form.

**Applicable to NRIs/OCIs only :**

I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.

Please (✓)  Yes  No

If yes, (✓)  Repatriation basis  
 Non-repatriation basis

|    |    |      |
|----|----|------|
| DD | MM | YYYY |
|    |    |      |

Signature of the Third Party

**BENEFICIAL INVESTOR(S) DECLARATION**

I/We certify that the information declared herein by the Third Party is true and correct.  
 I/We acknowledge that SHRIRAM Mutual Fund reserves the right in its sole discretion to reject/ not process the Application Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to my/our transaction as the beneficial investor(s) detailed in the Application Form. SHRIRAM Mutual Fund/ SHRIRAM AMC will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of SHRIRAM Mutual Fund/SHRIRAM AMC.

**Applicable to Guardian receiving funds on behalf of Minor only :**

I/We confirm that I/We are the guardian of the Minor registered in folio and have no objection to the funds received towards Subscription of Units in this Scheme on behalf of the minor.

|    |    |      |
|----|----|------|
| DD | MM | YYYY |
|    |    |      |

|                    |                                   |
|--------------------|-----------------------------------|
| <b>SIGNATURE/S</b> | First / Sole Applicant / Guardian |
|                    | Second Applicant                  |
|                    | Third Applicant                   |

**THIRD PARTY PAYMENT RULES**

1. In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "risk mitigation process against third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions
- 2a. The following words and expressions shall have the meaning specified herein :
  - (a) "Beneficial Investor" is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
  - (b) "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.
  - (c) "Third Party payment" is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

**Illustrations**

Illustration 1 : An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party payment.

Illustration 2 : An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B. This will not be considered as Third Party payment.

Illustration 3 : An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This will not be considered as Third Party payment.
- 2b. SHRIRAM Mutual Fund/SHRIRAM Asset Management Company Limited ('SHRIRAM AMC') will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations :
  - (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 Rs. 50,000/- for each regular Purchase or per SIP installment. However, this restriction of Rs. 50,000/- will not be applicable for payment made by a Guardian whose name is registered in the records of Mutual Fund in that folio (i.e. father, mother or court appointed Legal Guardian).
  - (ii) Payment by Employer on behalf of employee under Systematic Investment Plans or Lump sum/ one-time subscription, through payroll deductions out of expense reimbursements.
  - (iii) Custodian on behalf of an FII or a Client.

\* 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
- 2c. Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units 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.
  - (ii) Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors (guardian in case of minor) and the person making the payment i.e. third party.
- 2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of SHRIRAM Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of SHRIRAM AMC or visit our website [www.shriramamc.com](http://www.shriramamc.com) for any further information or updates on the same.

## INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FROM

### 1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum, the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before filling the Third Party Payment Declaration Form (hereinafter referred to as 'Declaration Form').

The Declaration Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant declarations wherever applicable. Please do not overwrite. Any correction / changes (if any) made in the Declaration Form, shall be authenticated by canceling and re-writing the correct details and counter signature of the Third Party and the Beneficial Investor(s).

Applications along with the Declaration Form completed in all respects, must be submitted at the Official Points of Acceptance of SHRIRAM Mutual Fund.

In case the Declaration Form does not comply with the above requirements, SHRIRAM Mutual Fund/SHRIRAM Asset Management Company Limited (SHRIRAM AMC) retains the sole and absolute discretion to reject / not process such Declaration Form and where required, refund the subscription money to the account from which such money was remitted and shall not be liable for any such rejection.

### 2. BENEFICIAL INVESTOR INFORMATION

The Third Party should provide the Folio Number of the Beneficial Investor already having an account with SHRIRAM Mutual Fund. In case the Beneficial Investor does not have a Folio Number, the Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.

### 3. THIRD PARTY INFORMATION

"Third Party" includes the Parent, Grand Parent, Related Person, Custodian of FII/Client, or Employer, making payment towards subscription of Units in the name of the Beneficial Investor(s).

Full Name and relationship of Third Party with the Beneficial Investor must be provided.

The Relationship declared by the Third Party will suggest that the payment made on behalf of Beneficial Investor(s) is :

- On behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (which includes each regular purchase or per SIP installment) made by Parents/Grand Parents/ Related Persons. However this restriction of Rs. 50,000/- will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio (i.e. father or mother or court appointed legal guardian).  
or
- On behalf of employee under Systematic Investment Plans or as lump sum/onetime subscription, through Payroll deductions made by employer; or
- On behalf of an FII or a Client made by the Custodian.

Mailing address and contact details of Third Party must be written in full.

### 4. THIRD PARTY PAYMENT DETAILS

Third Party must provide in the Declaration Form the details of the Pay-in Bank Account i.e. account from which subscription payment is made in the name of the Beneficial Investor(s).

The Declaration Form with incomplete payment details shall be rejected. The following document(s) is/are required to be submitted by Third Party as per the mode of payment selected :

- Source of funds - if paid by cheque

In case the account number and account holder name of the third party is not preprinted on the cheque, then the third party should provide any one of the following documents :

- a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- a letter (in original) from the bank on its letterhead certifying that the third party 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). The said letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

# the original documents along with the documents mentioned above should be submitted to the ISCs / Official Points of Acceptance of SHRIRAM Mutual Fund.

The copy of such documents will be verified with the original documents to the satisfaction of the SHRIRAM AMC/ SHRIRAM Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

- Source of funds - if funded by pre-funded investments such as Pay Order, Demand Draft, Banker's cheque etc.

The Third Party should attach any one of the following supporting documents with the purchase application where subscription for units is vide a pre-funded instrument issued by way of debit to his / her bank account: (i) a Certificate (in original) from the issuing banker duly certified by the employee signing the pre-funded instrument with his / her full signature, name, employee code, bank seal and contact number, stating the Account holder's name, the Bank Account Number which has been debited for issue of the instrument (Mandatory) and PAN as per bank records, if available (ii) a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and

name of the third party as an account holder are available (iii) a copy of the passbook/bank statement evidencing the debit for issuance of the instrument.

The account number mentioned in the above supporting documents should be the same as the bank details mentioned in the application form.

- Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.

Acknowledged copy of the instruction to the bank stating the account number debited.

- Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash

The AMC/Mutual Fund/R&TA will not accept any purchase applications from investors if accompanied by a pre-funded instrument issued by a bank against cash for investments of Rs. 50,000 or more. This also should be accompanied by a Certificate (in original) obtained from the bank giving name, address, Bank account number and PAN (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. The AMC/Mutual Fund/R&TA will check that the name mentioned in the Certificate matches with the first named investor.

The account number mentioned in the Certificate should be the same as / one of the registered bank account or the bank details mentioned in the application form.

### 5. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Declarations on behalf of minors should be signed by their Guardian.

### 6. PERMANENT ACCOUNT NUMBER

It is mandatory for the Third Party to mention the permanent account number (PAN) irrespective of the amount of Purchase\*. In order to verify that the PAN of Third Party has been duly and correctly quoted therein, the Third Party shall attach along with the Declaration Form, a photocopy of the PAN card duly self-certified.

\*includes fresh/additional purchase, Systematic Investment Plan.

Declaration Forms not complying with the above requirement will not be accepted/ processed.

For further details, please refer Section 'Permanent Account Number' under the Statement of Additional Information available on our website [www.shriramamc.com](http://www.shriramamc.com).

### 7. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 and other circulars issued from time to time, mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti-money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Third Party should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, SHRIRAM AMC/ SHRIRAM Mutual Fund reserves the right to seek information, record investor's/Third party's telephonic calls and/or obtain and retain documentation for establishing the identity of the third party, their beneficial ownership, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

SHRIRAM Mutual Fund, SHRIRAM AMC, Board of Trustees and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the PMLA, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIU-IND

For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website [www.shriramamc.com](http://www.shriramamc.com).

### 8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

It is mandatory for the Third Party to quote the KYC Compliance Status and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or Printout of KYC Compliance Status downloaded from CVL website ([www.cvlindia.com](http://www.cvlindia.com))) using the PAN. Declaration Form without a valid KYC Compliance of Third Party will be rejected.

In the event of non-compliance of KYC requirements, Board of Trustees/SHRIRAM AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

For further details, please refer Section 'Know Your Customer (KYC) Compliance' under the Statement of Additional Information available on our website [www.shriramamc.com](http://www.shriramamc.com).

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# Enrolment Form for SIP / Micro SIP

[For OTM registered investors only]

(Please read terms & conditions overleaf)

Important : Please strike out the Section(s) that is/are not used by you to avoid any unauthorised use

Enrolment Form no. : S/



SIP/ Micro SIP via ECS/NACH (Debit Clearing) in select cities or via Direct Debit/Standing Instruction in select banks / branches only.

| KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.) |          |                                   |                                       |   | FOR OFFICE USE ONLY (TIME STAMP) |
|---|----------|-----------------------------------|---------------------------------------|---|----------------------------------|
| ARN   | ARN Name | Sub-Broker ARN / Bank Branch Code | Internal Code for Sub-Agent/ Employee | Employee Unique Identification Number (EUIIN) |                                  |
| ARN-  |          |                                   |                                       |   |                                  |

Declaration for "execution-only" transaction (only where EUIIN box is left blank) (Refer Item No. 3a)

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.

|   |  |                                       |
|---|--|---------------------------------------|
| Sign Here<br>_____<br>First/Sole Applicant/Guardian | Sign Here<br>_____<br>Second Applicant | Sign Here<br>_____<br>Third Applicant |
|---|--|---------------------------------------|

Transaction Charges for Applications through Distributors only (Refer Item No. 16 and please tick (✓) any one)

Date D D M M Y Y Y Y

I confirm that I am a First time investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)

I confirm that I am an existing investor in Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)

If the total commitment of investment through SIP (i.e. amount per SIP installment X no. of installments) amounts to Rs.10,000 or more and your Distributor has opted to receive transaction Charges, the same are deductible as applicable from the installment amount and payable to the Distributor. In such cases Transaction Charge will be recoverable in 3-4 installments. Units will be issued against the balance of the installment amounts invested.

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

I/ We have read and understood the contents of the Scheme Information Document(s) and Statement of Additional Information and the terms & conditions of enrolment for Systematic Investment Plan (SIP) and of NACH/ECS (Debit Clearing) / Direct Debit / Standing Instruction facilities and agree to abide by the same. I /We hereby apply to the Trustee of SHRIRAM Mutual Fund for SIP application under of the following Scheme(s)/ Plan(s) / Option(s) and agree to abide by the terms and conditions of the same. I/ We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various mutual Funds from amongst which the Scheme is being recommended to me/us.

Applicable to PEKRN Holders : I, the first / sole holder, also hereby declare that I do not hold a Permanent Account Number and hold only a single PAN Exempt Reference No. (PEKRN) issued by KYC Registration Authority and that my existing investments together with the current application will not result in aggregate investments exceeding Rs. 50,000/- in a rolling 12 months period or in a financial year.

Applicable to application under Direct Plan : I/We hereby declare and confirm that I/We have read and understood the Scheme related documents pertaining to the "Direct Plan" and also confirm that the investments in Scheme through "Direct Plan" is/are made at my own discretion. SHRIRAM Mutual Fund/SHRIRAMAMC/Trustee shall not be liable for any consequences arising out of such investments.

Please (✓) any one. In the absence of indication of the option the form is liable to be rejected.

NEW REGISTRATION  CHANGE IN BANK ACCOUNT  CANCELLATION (Refer Item No. 11)

## INVESTOR DETAILS

Application No. (For New Investor) / Folio No. (For Existing Investor)

SIGNATURE (Refer Item No. 3(c))

|   |                                    |   |  |
|---|------------------------------------|---|--|
| Sole/1st Applicant                            |                                    | SIGNATURE                               |  |
| PAN# or PEKRN#                                | KYC# (Mandatory) [Please tick (✓)] | <input type="checkbox"/> Proof Attached |  |
| Name of Guardian (in case Applicant is minor) |                                    | SIGNATURE                               |  |
| PAN# or PEKRN#                                | KYC# (Mandatory) [Please tick (✓)] | <input type="checkbox"/> Proof Attached |  |
| Second Applicant                              |                                    | SIGNATURE                               |  |
| PAN# or PEKRN#                                | KYC# (Mandatory) [Please tick (✓)] | <input type="checkbox"/> Proof Attached |  |
| Third Applicant                               |                                    | SIGNATURE                               |  |
| PAN# or PEKRN#                                | KYC# (Mandatory) [Please tick (✓)] | <input type="checkbox"/> Proof Attached |  |

# Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. Refer Item No. 15 and 16.

Scheme \_\_\_\_\_ (Investors applying under Direct Plan must mention "Direct" against the Scheme name).

Plan \_\_\_\_\_ Option \_\_\_\_\_

Each SIP/ Micro SIP Amount (Rs.) \_\_\_\_\_ Frequency \*  Monthly  Quarterly (\*Default Frequency) [Refer Item No. 6(iv)]

## ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

|                                  |  |                            |
|----------------------------------|--|----------------------------|
| Date :                           | SHRIRAM MUTUAL FUND<br>Administrative Head Office : CK-6,<br>2nd Floor, Sector-II, Salt Lake City, Kolkata-700 091 | Enrolment<br>Form No. : S/ |
| Received from Mr./Ms./M/s. _____ | 'SIP/Micro SIP' application for  | ISC Stamp & Signature      |
| Scheme / Plan / Option _____     |  |                            |
| Total Amount (Rs.) _____         | Please Note : All purchases are subject to realisation of cheques  |                            |

"In case there is any change in your KYC information please update the same by using the prescribed 'KYC Change Request Form' and submit the same at the Point of Service of any KYC Registration Agency"

SIP/Micro SIP Date  1st  5th  \*15th  20th  25th  Any other day (Please Specify)

[Default : 15th\*] [Refer Item No. 6(iv)]

SIP/Micro SIP Period Start From  End On\*\*  \*\*Please refer Item No. 6(ii) and 7(b)

First SIP/ Micro SIP Transaction via Cheque No.  Cheque Dated  Amount @ (Rs.)

Mandatory Enclosure (if 1st Installment is not by cheque)  Blank cancelled cheque  Copy of cheque  @ The first cheque amount should be same as each SIP Amount.  
The name of the first / sole applicant must be pre-printed on the cheque.

| DEMAT ACCOUNT DETAILS*   | NSDL   | CDSL                 |
|--|--|----------------------|
| (Optional - refer instruction 10)  |  |                      |
| Investor opting to hold units in demat form may provide a copy of the DP statement to match the demat details as stated in the application form. | DP Name <input type="text"/>                 | <input type="text"/> |
|  | DP ID <input type="text"/>                   | <input type="text"/> |
|  | Beneficiary Account No. <input type="text"/> | <input type="text"/> |

I/we hereby authorise SHRIRAM Mutual Fund/SHRIRAM Asset Management Company Limited and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / Direct Debit / Standing Instruction for collection of SIP/ Micro SIP payments.

**BANK DETAILS**

Bank Name

Branch Name  Bank City

Account Number

9 Digit MICR Code  ◀ (Please enter the 9 digit number that appears after the cheque number)

Account Type (Please ✓)  Savings  Current  NRO  NRE  FCNR  Others (please specify) \_\_\_\_\_

Account holder Name as in Bank Account

SIP Top-up (Optional) (Refer Item No. 7e) (Please ✓ to avail this facility) Top-up Amount (Rs.)  (The amount should be in multiples of Rs. 500 only)  
SIP Top-up Frequency :  Half-yearly  Yearly (Quarterly SIP offers top-up frequency at yearly intervals only).

**I / We hereby confirm and declare as under :**

I/ We have read, understood and agree to comply with the terms and conditions of OTM Facility, Scheme related documents of the Scheme and the terms & conditions of enrolment for Systematic Investment Plan (SIP).  
**The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various mutual Funds from amongst which the Scheme is being recommended to me/us.**

**Applicable to SIP Top-up facility (not available under Micro SIP) :**

I/We hereby agree to avail the top-up facility for SIP and authorize my bank to execute the NACH/ECS/Direct Debit/Standing Instruction for a further increase in installment from my designated account.  
Please write SIP Enrolment Form no. / Folio no. on the reverse of the cheque.

|   |                      |   |                      |   |                      |
|---|----------------------|---|----------------------|---|----------------------|
| 1st Account Holder's Signature (As in Bank Records) | <input type="text"/> | 2nd Account Holder's Signature (As in Bank Records) | <input type="text"/> | 3rd Account Holder's Signature (As in Bank Records) | <input type="text"/> |
|---|----------------------|---|----------------------|---|----------------------|

**For Office Use only (Not to be filled in by Investor)**

|                                  |  |
|----------------------------------|--|
| Recorded on <input type="text"/> | Scheme Code <input type="text"/>           |
| Recorded by <input type="text"/> | Credit Account Number <input type="text"/> |

**SIP / MICRO SIP TERMS & CONDITIONS FOR ECS (DIRECT CLEARING) / DIRECT DEBIT FACILITY / STANDING INSTRUCTION**

The form can be used by investors who wish to enroll for SIP or Micro SIP (PAN exempt investments) facility. However, Investors shall submit separate forms in case they wish to enroll for both SIP and Micro SIP facility.

Micro Systematic Investment Plans (Micro SIPs) where aggregate of investments (Lump sum plus SIP) in a rolling 12 month period or in a financial year i.e. April to March do not exceed Rs. 50,000 shall be exempt from the requirement of PAN. However, such investors shall be required to quote PAN Exempt KYC Reference Number (PEKRN) details of which are given in PAN Exempt Investments in point no. 14 below.

1. SIP (includes reference to Micro SIP) is available to investors in the following Scheme(s) (including Direct Plan thereunder) of SHRIRAM MUTUAL FUND : SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND.

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of SHRIRAM Mutual Fund for updated list.

2. Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. Enrolment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of SHRIRAM Mutual Fund.

In case SIP/ Micro SIP investments are made through "Third Party Payments" i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, Investors are required to additionally fillup "submit the" Third Party Payment Declaration Form. (available at any of our ISCs or on our website www.shriramamc.com) along with the SIP Enrolment Form.

3. a. Investment through Distributors

Agents / distributors are not entitled to sell units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Further, SEBI has made it compulsory for every employee/relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIN) obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor, please ensure that the EUIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

These requirements do not apply to Overseas Distributors.

New cadre distributors: SEBI has introduced a new cadre of distributors who can sell only „simple and performing. diversified equity schemes, index funds and fixed maturity plans. There is a prex of "SD" before the ARN number of such distributors. They also hold a EUIN which must be quoted in the application form. The list of eligible schemes which may be sold by such distributors is available on www.shriramamc.com. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

Direct Investments

Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.

b. Investor holding folio of SHRIRAM Mutual Fund are required to submit only the Enrolment Form. Investor should provide their Folio Number. Investors . details and mode of holding (single, joint, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Investor name should match with the details in the existing folio number, failing which the application form is liable to be rejected.

c. Signature(s) should be as it appears on the Application Form / Folio and in the same order. In case the mode of holding is joint, all unit holders are required to sign.

4. a. New investors who wish to enroll are required to fill the

(i) NACH Form (ii) Enrolment Form (iii) the respective Scheme Application Form (included in the Key Information Memorandum) along with / without the initial investment instrument. Investors are advised to read the Scheme Information Document(s) / Key Information Memorandum(s) and Statement of Additional information available with the ISCs of SHRIRAM Mutual Fund, brokers/ distributors and also displayed at the SHRIRAM Mutual Fund website i.e. www.shriramamc.com

b. New investors can apply for SIP into respective Scheme/ Plans/ Options without any existing investment / folio. The provision for "Minimum Application Amount" specified in the respective Scheme Information Document will not be applicable for SIP investments. e.g. the minimum application amount for new investors.

In SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND - Growth Option is Rs. 5,000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 1,000/-.

5. The facility is offered to investors the following two Plans (Frequency) :

- i) Monthly Systematic Investment Plan (MSIP)
- ii) Quarterly Systematic Investment Plan (QSIP)

6. (i) The details of minimum amount per installment, minimum number of installments, maximum duration etc. are given below :

Shriram Equity and Debt Opportunities Fund :

|  |  |
|--|--|
| Monthly SIP (MSIP)<br>Minimum amount per SIP installment   | Rs. 1000.00 and multiple of Re. 1/- thereafter |
| Quarterly SIP (QSIP)<br>Minimum amount per SIP installment | Rs. 3000.00 and multiple of Re. 1/- thereafter |
| No. of SIP Installments :                                  |  |
| a) Minimum Monthly   | 12 installments                                |
| Quarterly  | 4 installments                                 |
| b) Maximum   | No Limit                                       |

(ii) There is no maximum duration for enrolment.

An investor has an option to choose the "End Date" of the SIP by filling the date.

However, SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

(iii) In respect of enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure.

The Load Structure for investments through SIP is as follows :

(a) Entry Load : Not Applicable. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

(b) Exit Load : Applicable Exit Load, if any, in the Scheme/Plan/Option as on the date of enrollment of the SIP will be levied.

For Scheme load structure please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of SHRIRAM Mutual Fund or visit our website www.shriramamc.com.

(iv) In case the Frequency (Monthly/Quarterly) and date is not indicated, Monthly frequency shall be treated as the Default Frequency and 15th shall be treated as the Default date.

7. All installments are available on the 1st, 5th, 15th, 20th, 25th or any otherday (as specified) of a month. All installments under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for the period July-December for total amount of Rs. 30,000/-, there shall be a minimum of six installments (except for first cheque which could be of any date) and same amount. The first cheque should be drawn on the same bank account which is to be registered for NACH/ECS (Debit Clearing)/Direct Debit/Standing Instruction. Alternatively, the cheque may be drawn on any bank, but investor should provide a photocopy of the cheque of the bank/ branch for which ECS (Debit Clearing)/Direct Debit/Standing Instruction are to be registered. However, investors need not submit the First Cheque for enrollment provided the Enrolment Form is attested by the Bank from which installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the installment will be debited is attached to the form.

a. First Cheque and subsequent Installments via NACH/ECS (Debit Clearing)/Direct Debit/Standing Instruction should be of the same amount.

b. The Enrolment Form should be submitted at least 30 days before the first date for NACH/ECS (Debit Clearing)/ Direct Debit / Standing Instruction.

If the start period is not mentioned, the chosen/Default date falling 30 days from submission date will be considered as the start date and will be registered from that date (eg. If the application is submitted on June 1 without indicating the start period then the SIP start date would be July 1).

In case the auto debit start date as mentioned in the form does not satisfy this condition, the first date shall be rolled over to begin from the immediately following month (provided the roll over date does not exceed the maximum time gap of 90 days between the SIP submission date and first installment of SIP through NACH/ECS (Debit Clearing) or Direct Debit / Standing Instruction) and the end date shall accordingly get extended.

c. Payment may be made by cheque drawn on any bank which is situated at and is a member of the "Bankers" Clearing House located at the place where the SIP application is submitted. No cash, money orders or postal orders will be accepted.

d. In case, the name is not pre-printed on the cheque or signature on the cheque does not match, then the first named applicant/investor should submit any one of the following documents i.e. a copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying the investors bank account details (Account Number, Type, Branch, MICR Code). For other

mode of payment and further details, please refer to the section "Third Party Payments" under the Instructions in the Key Information Memorandum and section .How to Apply, under Statement of Additional Information available on our website [www.shriramamc.com](http://www.shriramamc.com).

e. SIP Top-up Facility :

SIP Top-up Facility is not available under Micro SIPs

1. SIP Top-up is a facility wherein an investor who wishes to enroll for SIP, has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. The SIP Top-up amount should be filled in the SIP Enrolment Form itself.
2. The SIP Top-up amount should be in multiples of Rs. 500/- only.
3. Monthly SIP offers top-up frequency at half yearly and yearly intervals. Quarterly SIP offers top-up frequency at yearly intervals only. In case the top-up frequency is not indicated under Monthly SIP, it will be considered as yearly interval.

f. (i) Payment through Electronic Clearing Service NACH (ECS) (Debit Clearing) of the Reserve Bank of India (RBI) - Investors / Unit holders may also enroll for Auto Debit facility through NACH/ECS (Debit Clearing) of the RBI.

List of Cities for Auto Debit Facility via NACH/ECS (Debit Clearing) should conform to the NACH/ECS Debit locations approved by RBI. The same is available on [www.rbi.org.in](http://www.rbi.org.in) and on our website [www.shriramamc.com](http://www.shriramamc.com)

This facility is offered only to the investors having bank accounts in select cities.

The bank account provided for NACH/ECS (Debit) should participate in local MICR clearing.

Auto debit facility is available only on specific dates of the month as under:

The investor agrees to abide by the terms and conditions of NACH/ECS facility of RBI.

(ii) Payment through Direct Debit Facility

Investors / Unit holders may enroll for Direct Debit Facility available with the banks / branches with whom Shriram Mutual Fund may have an arrangement from time to time.

This facility shall be offered only to the investors having bank accounts in select banks/ branches eligible for this facility.

This facility shall be available on all SIP dates of a month / quarter once it is rolled out by the Mutual Fund.

(iii) Payment through Standing Instruction

Payment may also be accepted by direct debits to unit holders' bank accounts. For this purpose, unit holders are required to give standing instructions to their bankers (with whom SHRIRAM Mutual Fund may have an arrangement from time to time) to debit their bank accounts at periodic intervals and credit the subscription proceeds to the SHRIRAM Mutual Fund bank account.

The cities / banks / branches in the list may be modified/updated/changed/ removed at any time in future entirely at the discretion of SHRIRAM Mutual Fund / SHRIRAM Asset Management Company Limited without assigning any reasons or prior notice. If any city / bank / branch are removed, SIP instructions for investors in such city / bank / branch via NACH/ECS (Debit Clearing) / Direct Debit / Standing Instruction route will be discontinued without prior notice. Please contact the nearest Investor Service Centre of SHRIRAM Mutual Fund for updated list

8. Units will be allotted on the applicable dates subject to realization of funds where total SIP investments on a date amount to Rs. 2 lakh or more. In case date falls on the Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of the proceeds

9. The first cheque should be drawn in favor of "the Specific Scheme A/c Permanent Account Number" or "the Specific Scheme A/c First Investor Name" (e.g. in case of SBF the cheque should be drawn in favor of "SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND A/c ABCDE1234F" OR "SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND A/c Robin Saha"; and crossed "Account Payee only". Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheque.

10. Investors have an option to hold the Units in dematerialized form. However, this facility is not available in case of units offered under the Daily/Weekly/Fortnightly Dividend Option(s). The units will be allotted in demat form based on the applicable NAV as per the terms of the respective Scheme Information Document(s) and will be credited to investor's Demat Account on weekly basis on realization of funds. For e.g. Units will be credited to investor's Demat account every Monday on the basis of realization status received during the last week (Monday to Friday).

Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL). If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for verification. Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the

demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

All details such as address, bank details, nomination etc. will be applicable as available in the depositories. records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable.

Holding / transacting of units held in demat mode shall be in accordance with the procedures / requirements laid down by the Depositories, viz. NSDL/ CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder.

11. You can choose to change your bank account or discontinue the facility by giving thirty days written notice to any of our Investor Service Centers. For cancellation request, please mention the start date as mentioned at the time of registration.

12. AMC reserves the right to freeze the folio of the investor(s) in cases where two consecutive installments are not honored or the Bank Account [for NACH/ECS (Debit clearing)/Direct Debit/Standing Instruction] is closed and request for change in bank account [for NACH/ECS (Debit clearing) / Direct Debit/Standing Instruction] is not submitted at least 30 days before the next SIP Auto Debit.

13. In case the first SIP installment is processed (as the cheque may be banked) and the application is found to be defective, the SIP registration will be ceased for future installments. Investor will be sent a communication to this effect. No refunds shall be made for the units already allotted. However, redemptions/ switch-outs shall be allowed.

14. Permanent Account Number (PAN)

(a) SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) except as mentioned in point (b) below. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available.

For further details, please refer Section "Permanent Account Number" under Statement of Additional Information available on our website [www.shriramamc.com](http://www.shriramamc.com).

(b) PAN Exempt Investments

SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of upto Rs.50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) and Sole proprietary firms who do not possess a PAN ("Eligible Investors")\* are exempt from submission of PAN for investments upto Rs.50,000 in a rolling 12 month period or in a financial year i.e. April to March. However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form. In case the applicant is a minor, PAN /PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs.

If an application for investment together within investments made in a rolling 12 month period or in a financial year exceeds Rs.50,000, such an application will be rejected.

Fresh / Additional Purchase and Systematic Investment Plans will be covered in the limit of Rs.50,000. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

The detailed procedures / requirements for accepting applications shall be as specified by the AMC/Trustee from time to time and their decision in this behalf will be final and binding.

\* HUFs and other categories are not eligible for such

15. Know Your Customer (KYC) Compliance

Units held in account statement (non-demat) form

Investors should note that it is mandatory for all registrations to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter.

Units held in electronic (demat) form

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC.

For further details, please refer Section. Know Your Customer (KYC) Compliance under Statement of Additional Information available on our website

#### 16. Transaction Charges

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, as amended from time to time SHRIRAM Asset Management Company Limited ("the AMC")/Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted-in to receive the Transaction Charges). The Distributor may opt to receive Transaction Charges based on the type of product Transaction Charge of Rs. 150/- (for a first time investor across mutual funds) or Rs. 100/- (for investor other than : first time mutual fund investor) per purchase / subscription of Rs. 10,000/- and above will be deducted from the purchase / subscription amount and paid to the Distributor. The balance amount shall be invested.

Transaction Charges in case of investments through SIP/Micro SIP Transaction Charges are deductible only if the total commitment of investment (i.e. amount per SIP/Micro SIP installment x No. of installments) amounts to Rs. 10,000/-or more. In such cases, Transaction Charges shall be deducted in 3-4 installments.

Transaction Charges shall not be deducted for :

- (a) where the Distributor of the investor has not opted to receive any Transaction Charges for your Scheme type
- (b) for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10000.
- (c) for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers / Dividend Reinvestment, etc.;
- (d) for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- (e) for purchases / subscriptions routed through Stock Exchange (s)

First/Sole Applicant/Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. SHRIRAM AMC/Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN)/ PEKRN at the First/Sole/Applicant/Guardian level. If the PAN/PEKRN details are available, then the First/Sole Applicant/Guardian will be treated as existing investor (i.e. Rs. 100/- will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. Rs. 150/- for first time investors or Rs. 100/- for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

17. a. Investors will not hold SHRIRAM Mutual Fund / SHRIRAM Asset Management Company Limited (SHRIRAM AMC) its registrars and other service providers responsible and/or liable 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 local holidays or any other reason.
  - b. SHRIRAM Mutual Fund / SHRIRAM AMC, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
  - c. SHRIRAM Mutual Fund / SHRIRAM AMC reserves the right to reject any application without assigning any reason
  - d. Auto Debit facility is subject to the terms and conditions of the Banks offering the said facility and the Investors will not hold SHRIRAM Mutual Fund / SHRIRAM AMC responsible for any rejection.
18. The Trustee/SHRIRAM AMC reserves the right to change/modify the terms and conditions of the SIP. For the updated terms and conditions of SIP, contact the nearest ISC or visit our website [www.shriramamc.com](http://www.shriramamc.com).



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# Know Your Client (KYC) Application Form (For Individuals Only)

Application No. :

Please fill in ENGLISH and in BLOCK LETTERS with black ink

| A. Identity Details (please see guidelines overleaf)   |  |
|--|--|
| <b>1. Name of Applicant</b> (As appearing in supporting identification document).<br>Name <table border="1" style="width:100%; height: 20px;"></table><br>Father's/Spouse Name <table border="1" style="width:100%; height: 20px;"></table>  | <b>PHOTOGRAPH</b><br><br>Please affix the recent passport size photograph and sign across it |
| <b>2. Gender</b> <input type="checkbox"/> Male <input type="checkbox"/> Female <b>B. Marital status</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <b>C. Date of Birth</b> <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> |  |
| <b>3. Nationality</b> <input type="checkbox"/> Indian <input type="checkbox"/> Other _____   |  |
| <b>4. Status</b> Please tick (✓) <input type="checkbox"/> Residential Individual <input type="checkbox"/> Non Resident o Foreign National (Passport Copy Mandatory for NRIs & Foreign Nationals)   |  |
| <b>5. PAN</b> <table border="1" style="width: 100px; height: 20px;"></table> Please enclose a duly attested copy of your PAN Card<br>Unique Identification Number (UID)/Aadhaar, if any : _____  |  |
| <b>6. Proof of Identity submitted for PAN exempt cases</b> Please Tick (✓)<br><input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> Passport <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving Licence <input type="checkbox"/> Others <table border="1" style="width: 150px; height: 20px;"></table> (Please see guideline 'D' overleaf)   |  |

| B. Address Details (please see guidelines overleaf)  |         |                   |         |             |       |             |       |       |  |        |       |       |  |     |       |       |  |            |  |  |  |  |  |  |  |
|--|---------|-------------------|---------|-------------|-------|-------------|-------|-------|--|--------|-------|-------|--|-----|-------|-------|--|------------|--|--|--|--|--|--|--|
| <b>1. Address for Correspondence</b><br><table border="1" style="width:100%; height: 40px;"></table><br><table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">City/Town/Village</td> <td style="width: 20%;">Country</td> <td style="width: 10%;">Pin Code</td> </tr> <tr> <td>State</td> <td></td> <td></td> </tr> </table>  |         | City/Town/Village | Country | Pin Code    | State |             |       |       |  |        |       |       |  |     |       |       |  |            |  |  |  |  |  |  |  |
| City/Town/Village  | Country | Pin Code          |         |             |       |             |       |       |  |        |       |       |  |     |       |       |  |            |  |  |  |  |  |  |  |
| State  |         |                   |         |             |       |             |       |       |  |        |       |       |  |     |       |       |  |            |  |  |  |  |  |  |  |
| <b>2. Contact Details</b><br><table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Tel. (Off.)</td> <td style="width: 10%;">(ISD)</td> <td style="width: 10%;">(STD)</td> <td style="width: 15%;"></td> <td style="width: 15%;">Tel. (Res.)</td> <td style="width: 10%;">(ISD)</td> <td style="width: 10%;">(STD)</td> <td style="width: 15%;"></td> </tr> <tr> <td>Mobile</td> <td>(ISD)</td> <td>(STD)</td> <td></td> <td>Fax</td> <td>(ISD)</td> <td>(STD)</td> <td></td> </tr> <tr> <td colspan="8">E-mail Id.</td> </tr> </table>  |         | Tel. (Off.)       | (ISD)   | (STD)       |       | Tel. (Res.) | (ISD) | (STD) |  | Mobile | (ISD) | (STD) |  | Fax | (ISD) | (STD) |  | E-mail Id. |  |  |  |  |  |  |  |
| Tel. (Off.)  | (ISD)   | (STD)             |         | Tel. (Res.) | (ISD) | (STD)       |       |       |  |        |       |       |  |     |       |       |  |            |  |  |  |  |  |  |  |
| Mobile   | (ISD)   | (STD)             |         | Fax         | (ISD) | (STD)       |       |       |  |        |       |       |  |     |       |       |  |            |  |  |  |  |  |  |  |
| E-mail Id.   |         |                   |         |             |       |             |       |       |  |        |       |       |  |     |       |       |  |            |  |  |  |  |  |  |  |
| <b>3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents &amp; tick (✓) against the document attached.</b><br><input type="checkbox"/> Passport <input type="checkbox"/> Ration Card <input type="checkbox"/> Registered Lease/Sale Agreement of Residence <input type="checkbox"/> Driving License <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> *Latest Bank A/c. Statement/Passbook<br><input type="checkbox"/> *Latest Telephone Bill (only Land Line) <input type="checkbox"/> *Latest Electricity Bill <input type="checkbox"/> *Latest Gas Bill <input type="checkbox"/> Others _____<br>*Not more than 3 Months old. <b>Validity/Expiry date of proof of address submitted</b> <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> |         |                   |         |             |       |             |       |       |  |        |       |       |  |     |       |       |  |            |  |  |  |  |  |  |  |
| <b>4. Permanent Address of Resident Applicant if different from above B1 OR Overseas Address (Mandatory for Non-Resident Applicant)</b><br><table border="1" style="width:100%; height: 40px;"></table><br><table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">City/Town/Village</td> <td style="width: 20%;">Country</td> <td style="width: 10%;">Pin Code</td> </tr> <tr> <td>State</td> <td></td> <td></td> </tr> </table>   |         | City/Town/Village | Country | Pin Code    | State |             |       |       |  |        |       |       |  |     |       |       |  |            |  |  |  |  |  |  |  |
| City/Town/Village  | Country | Pin Code          |         |             |       |             |       |       |  |        |       |       |  |     |       |       |  |            |  |  |  |  |  |  |  |
| State  |         |                   |         |             |       |             |       |       |  |        |       |       |  |     |       |       |  |            |  |  |  |  |  |  |  |
| <b>5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents &amp; tick (✓) against the document attached.</b><br><input type="checkbox"/> Passport <input type="checkbox"/> Ration Card <input type="checkbox"/> Registered Lease/Sale Agreement of Residence <input type="checkbox"/> Driving License <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> *Latest Bank A/c. Statement/Passbook<br><input type="checkbox"/> *Latest Telephone Bill (only Land Line) <input type="checkbox"/> *Latest Electricity Bill <input type="checkbox"/> *Latest Gas Bill <input type="checkbox"/> Others _____<br>*Not more than 3 Months old. <b>Validity/Expiry date of proof of address submitted</b> <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> |         |                   |         |             |       |             |       |       |  |        |       |       |  |     |       |       |  |            |  |  |  |  |  |  |  |

| C. Others Details (please see guidelines overleaf)  |  |
|---|--|
| <b>1. Gross Annual Income Details (please tick (✓) Below 1 lac <input type="checkbox"/> 1-5 Lac <input type="checkbox"/> 5-10 Lac <input type="checkbox"/> 10-25 Lac <input type="checkbox"/> &gt;25 Lac</b><br>OR<br><b>Net worth in ₹.</b> _____ (*Net worth should not be older than 1 year) <b>as on (date)</b> <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> |  |
| <b>2. Occupation (please tick (✓) any one and give brief details) :</b><br><input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife<br><input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others (Please specify) _____   |  |
| <b>3. Please tick, if applicable :</b> <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to a Politically Exposed Person<br>For definition of PEP, please refer guideline overleaf   |  |
| <b>4. Any other information :</b> _____   |  |

| DECLARATION  | SIGNATURE OF APPLICANT  |
|--|---|
| I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.<br><br>Place : <table border="1" style="width: 150px; height: 20px;"></table> Date : <table border="1" style="width: 80px; height: 20px;"></table> | <table border="1" style="width: 100%; height: 50px;"></table> |

| FOR OFFICE USE ONLY  |   | IPV Done <input type="checkbox"/> on <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> / <table border="1" style="width: 20px; height: 20px;"></table> |
|--|---|--|
| AMC / Intermediary name OR code<br><input type="checkbox"/> (Originals verified) Self Certified Document copies received<br><input type="checkbox"/> (Attested) True copies of documents received<br>Main Intermediary | Seal/Stamp of the intermediary should contain<br>Staff Name<br>Designation<br>Name of the Organization<br>Signature<br>Date | Seal/Stamp of the intermediary should contain<br>Staff Name<br>Designation<br>Name of the Organization<br>Signature<br>Date  |

\*Please note that the KYC Application Form and overleaf instructions should be printed on the same page (back to back). If printed separately then both pages should be attached and signed by the applicant

## INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

### A. IMPORTANT POINTS :

1. Self attested copy of PAN card is mandatory for all clients.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proof for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mainer's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for minor, photocopy of the School Leaving Certificate/Mark Sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent positions 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.

### B. Proof of Identity (POI) : List of documents admissible as Proof of Identity :

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving license.
3. Identity card / document with applicant's Photo, issued by any of the following : Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

### C. Proof of Address (POA) : List of documents admissible as Proof of Address : (\*Documents having an expiry date should be valid on the date of submission.)

1. Passport/Voters Identity Card/Ration Card/Registered Lease of Sale Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.

2. Utility bill like Telephone Bill (only land line), Electricity bill or Gas bill Not more than 3 months old.
3. Bank Account Statement/Pass book - Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/ Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/documents with address, issued by any of the following : Central/ State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

### D. Exemptions/clarification to PAN

#### (\*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Court e.g. Officials/liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs. 50,000/- p.a.
5. In case of institutional clients, namely, FIIs, Mfs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporates, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

### E. List of people authorized to attest the documents :

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.





4.2 CORRESPONDENCE / LOCAL ADDRESS DETAILS \* (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1')

Line 1\*   
Line 2   
Line 3  City / Town / Village\*   
District\*  Pin / Post Code\*  State / U.T Code\*  ISO 3166 Country Code\*

4.3 ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES\* (Applicable if section 2 is ticked)

Same as Current / Permanent / Overseas Address details  Same as Correspondence / Local Address details

Line 1\*   
Line 2   
Line 3  City / Town / Village\*   
District\*  ZIP / Post Code\*  ISO 3166 Country Code\*

5. CONTACT DETAILS (All communications will be sent on provided Mobile No. / Email-ID) (Please refer instruction F at the end)

Tel. (Off) - Tel. (Res) - Mobile -  
Fax - Email ID

6. DETAILS OF RELATED PERSON (In case of additional related persons, please fill 'Annexure B1') (please refer instruction G at the end)

Addition of Related Person  Deletion of Related Person KYC Number of Related Person (if available\*)

Related Person Type\*  Guardian of MinorName\*  Assignee  Authorized Representative

Name\* Prefix  First Name  Middle Name  Last Name

(If KYC number and name are provided, below details of section 6 are optional)

PROOF OF IDENTITY [Pol] OF RELATED PERSON\* (Please see instruction (H) at the end)

A- Passport Number  Passport Expiry Date --  
 B- Voter ID Card   
 C- PAN Card   
 D- Driving Licence  Driving Licence Expiry Date --  
 E- UID (Aadhaar)   
 F- NREGA Job Card   
 Z- Others (any document notified by the central government)  Identification Number   
 S- Simplified Measures Account - Document Type code  Identification Number

7. REMARKS (If any)

8. APPLICANT DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date : -- Place :

[Signature / Thumb Impression

Signature / Thumb Impression of Applicant

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received  Certified Copies

KYC VERIFICATION CARRIED OUT BY

Date --  
Emp. Name   
Emp. Code   
Emp. Designation   
Emp. Branch

[Employee Signature]

INSTITUTION DETAILS

Name   
Code

[Institution Stamp]

## CENTRAL KYC REGISTRY | Instructions / Check list / Guidelines for filling Individual KYC Application Form

### General Instructions:

- 1 Fields marked with '\*' are mandatory fields.
- 2 Tick '✓' wherever applicable.
- 3 Self-Certification of documents is mandatory.
- 4 Please fill the form in English and in BLOCK Letters.
- 5 Please fill all dates in DD-MM-YYYY format.
- 6 Wherever state code and country code is to be furnished, the same should be the two-digit code as per Indian Motor Vehicle, 1988 and ISO 3166 country code respectively list of which is available at the end.
- 7 KYC number of applicant is mandatory for updation of KYC details.
- 8 For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
- 9 In case of "small Account type only personal details at section number 1 and 2, photograph, signature and self-certification required.

### A Clarification / Guidelines on filling 'Personal Details' section

- 1 **Name** : Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2 Either **father's name or spouse's name** is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

### B Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

- 1 **Tax identification Number (TIN)**: TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security / insurance number, citizen / personal identification / services code/number and resident registration number)

### C Clarification / Guidelines of filling "Proof of Identity [PoI]" section

- 1 If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
- 2 Mention Identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.
- 3 In case of Simplified Measures Accounts for verifying the identity of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 3 (S).

| Document Code | Description   |
|---------------|---|
| 01            | Identity card with applicant's photograph issued by Central / State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions. |
| 02            | Letter issued by a gazetted officer, with a duly attested photograph of the person.   |

### D Clarification / Guidelines on filling 'Proof of Address [PoA] - Current / Permanent/ Overseas Address details' section

- 1 PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
- 2 State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 3 In case of Simplified Measures Accounts for verifying the address of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 4.1.

| Document Code | Description  |
|---------------|--|
| 01            | Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).  |
| 02            | Property or Municipal Tax receipt.   |
| 03            | Bank account or Post Office savings bank account statement.  |
| 04            | Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.  |
| 05            | Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation. |
| 06            | Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.  |

### E Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

- 1 To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
- 2 In case of multiple correspondence / local addresses, Please fill '**Annexure A1**'

### F Clarification / Guidelines on filling 'Contact details' section

- 1 Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
- 2 Do not add '0' in the beginning of Mobile Number.

### G Clarification / Guidelines on filling 'Related Person details' section

- 1 Provide KYC number of related person if available.

### H Clarification / Guidelines on filling 'Related Person details – Proof of Identity [PoI] of Related Person' section

- 1 Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

**List of two – digit state / U.T codes as per Indian Motor Vehicle Act, 1988**

| State / U.T            | Code | State / U.T      | Code | State / U.T   | Code |
|------------------------|------|------------------|------|---------------|------|
| Andaman & Nicobar      | AN   | Himachal Pradesh | HP   | Pondicherry   | PY   |
| Andhra Pradesh         | AP   | Jammu & Kashmir  | JK   | Punjab        | PB   |
| Arunachal Pradesh      | AR   | Jharkhand        | JH   | Rajasthan     | RJ   |
| Assam                  | AS   | Karnataka        | KA   | Sikkim        | SK   |
| Bihar                  | BR   | Kerala           | KL   | Tamil Nadu    | TN   |
| Chandigarh             | CH   | Lakshadweep      | LD   | Telangana     | TS   |
| Chattisgarh            | CG   | Madhya Pradesh   | MP   | Tripura       | TR   |
| Dadra and Nagar Haveli | DN   | Maharashtra      | MH   | Uttar Pradesh | UP   |
| Daman & Diu            | DD   | Manipur          | MN   | Uttarakhand   | UA   |
| Delhi                  | DL   | Meghalaya        | ML   | West Bengal   | WB   |
| Goa                    | GA   | Mizoram          | MZ   | Other         | XX   |
| Gujarat                | GJ   | Nagaland         | NL   |               |      |
| Haryana                | HR   | Orissa           | OR   |               |      |

**List of ISO two - digit Country Code**

| Country                               | Country Code | Country                                | Country Code | Country                                      | Country Code | Country                                      | Country Code |
|---------------------------------------|--------------|--|--------------|--|--------------|--|--------------|
| Afghanistan                           | AF           | Dominican Republic                     | DO           | Libya  | LY           | Saint Pierre and Miquelon                    | PM           |
| Aland Islands                         | AX           | Ecuador                                | EC           | Liechtenstein                                | LI           | Saint Vincent and the Grenadines             | VC           |
| Albania                               | AL           | Egypt                                  | EG           | Lithuania                                    | LT           | Samoa  | WS           |
| Algeria                               | DZ           | El Salvador                            | SV           | Luxembourg                                   | LU           | San Marino                                   | SM           |
| American Samoa                        | AS           | Equatorial Guinea                      | GQ           | Macao  | MO           | Sao Tome and Principe                        | ST           |
| Andorra                               | AD           | Eritrea                                | ER           | Macedonia, the former Yugoslav Republic of   | MK           | Saudi Arabia                                 | SA           |
| Angola                                | AO           | Estonia                                | EE           | Madagascar                                   | MG           | Senegal                                      | SN           |
| Anguilla                              | AI           | Ethiopia                               | ET           | Malawi                                       | MW           | Serbia                                       | RS           |
| Antarctica                            | AQ           | Falkland Islands (Malvinas)            | FK           | Malaysia                                     | MY           | Seychelles                                   | SC           |
| Antigua and Barbuda                   | AG           | Faroe Islands                          | FO           | Maldives                                     | MV           | Sierra Leone                                 | SL           |
| Argentina                             | AR           | Fiji                                   | FJ           | Mali   | ML           | Singapore                                    | SG           |
| Armenia                               | AM           | Finland                                | FI           | Malta  | MT           | Sint Maarten (Dutch part)                    | SX           |
| Aruba                                 | AW           | France                                 | FR           | Marshall Islands                             | MH           | Slovakia                                     | SK           |
| Australia                             | AU           | French Guiana                          | GF           | Martinique                                   | MQ           | Slovenia                                     | SI           |
| Austria                               | AT           | French Polynesia                       | PF           | Mauritania                                   | MR           | Solomon Islands                              | SB           |
| Azerbaijan                            | AZ           | French Southern Territories            | TF           | Mauritius                                    | MU           | Somalia                                      | SO           |
| Bahamas                               | BS           | Gabon                                  | GA           | Mayotte                                      | YT           | South Africa                                 | ZA           |
| Bahrain                               | BH           | Gambia                                 | GM           | Mexico                                       | MX           | South Georgia and the South Sandwich Islands | GS           |
| Bangladesh                            | BD           | Georgia                                | GE           | Micronesia, Federated States of              | FM           | South Sudan                                  | SS           |
| Barbados                              | BB           | Germany                                | DE           | Moldova, Republic of                         | MD           | Spain  | ES           |
| Belarus                               | BY           | Ghana                                  | GH           | Monaco                                       | MC           | Sri Lanka                                    | LK           |
| Belgium                               | BE           | Gibraltar                              | GI           | Mongolia                                     | MN           | Sudan  | SD           |
| Belize                                | BZ           | Greece                                 | GR           | Montenegro                                   | ME           | Suriname                                     | SR           |
| Benin                                 | BJ           | Greenland                              | GL           | Montserrat                                   | MS           | Svalbard and Jan Mayen                       | SJ           |
| Bermuda                               | BM           | Grenada                                | GD           | Morocco                                      | MA           | Swaziland                                    | SZ           |
| Bhutan                                | BT           | Guadeloupe                             | GP           | Mozambique                                   | MZ           | Sweden                                       | SE           |
| Bolivia, Plurinational State of       | BO           | Guam                                   | GU           | Myanmar                                      | MM           | Switzerland                                  | CH           |
| Bonaire, Sint Eustatius and Saba      | BQ           | Guatemala                              | GT           | Namibia                                      | NA           | Syrian Arab Republic                         | SY           |
| Bosnia and Herzegovina                | BA           | Guernsey                               | GG           | Nauru  | NR           | Taiwan, Province of China                    | TW           |
| Botswana                              | BW           | Guinea                                 | GN           | Nepal  | NP           | Tajikistan                                   | TJ           |
| Bouvet Island                         | BV           | Guinea-Bissau                          | GW           | Netherlands                                  | NL           | Tanzania, United Republic of                 | TZ           |
| Brazil                                | BR           | Guyana                                 | GY           | New Caledonia                                | NC           | Thailand                                     | TH           |
| British Indian Ocean Territory        | IO           | Haiti                                  | HT           | New Zealand                                  | NZ           | Timor-Leste                                  | TL           |
| Brunei Darussalam                     | BN           | Heard Island and McDonald Islands      | HM           | Nicaragua                                    | NI           | Togo   | TG           |
| Bulgaria                              | BG           | Holy See (Vatican City State)          | VA           | Niger  | NE           | Tokelau                                      | TK           |
| Burkina Faso                          | BF           | Honduras                               | HN           | Nigeria                                      | NG           | Tonga  | TO           |
| Burundi                               | BI           | Hong Kong                              | HK           | Niue   | NU           | Trinidad and Tobago                          | TT           |
| Cabo Verde                            | CV           | Hungary                                | HU           | Norfolk Island                               | NF           | Tunisia                                      | TN           |
| Cambodia                              | KH           | Iceland                                | IS           | Northern Mariana Islands                     | MP           | Turkey                                       | TR           |
| Cameroon                              | CM           | India                                  | IN           | Norway                                       | NO           | Turkmenistan                                 | TM           |
| Canada                                | CA           | Indonesia                              | ID           | Oman   | OM           | Turks and Caicos Islands                     | TC           |
| Cayman Islands                        | KY           | Iran, Islamic Republic of              | IR           | Pakistan                                     | PK           | Tuvalu                                       | TV           |
| Central African Republic              | CF           | Iraq                                   | IQ           | Palau  | PW           | Uganda                                       | UG           |
| Chad                                  | TD           | Ireland                                | IE           | Palestine, State of                          | PS           | Ukraine                                      | UA           |
| Chile                                 | CL           | Isle of Man                            | IM           | Panama                                       | PA           | United Arab Emirates                         | AE           |
| China                                 | CN           | Israel                                 | IL           | Papua New Guinea                             | PG           | United Kingdom                               | GB           |
| Christmas Island                      | CX           | Italy                                  | IT           | Paraguay                                     | PY           | United States                                | US           |
| Cocos (Keeling) Islands               | CC           | Jamaica                                | JM           | Peru   | PE           | United States Minor Outlying Islands         | UM           |
| Colombia                              | CO           | Japan                                  | JP           | Philippines                                  | PH           | Uruguay                                      | UY           |
| Comoros                               | KM           | Jersey                                 | JE           | Pitcairn                                     | PN           | Uzbekistan                                   | UZ           |
| Congo                                 | CG           | Jordan                                 | JO           | Poland                                       | PL           | Vanuatu                                      | VU           |
| Congo, the Democratic Republic of the | CD           | Kazakhstan                             | KZ           | Portuga                                      | PT           | Venezuela, Bolivarian Republic of            | VE           |
| Cook Islands                          | CK           | Kenya                                  | KE           | Puerto Rico                                  | PR           | Viet Nam                                     | VN           |
| Costa Rica                            | CR           | Kiribati                               | KI           | Qatar  | QA           | Virgin Islands, British                      | VG           |
| Cote d'Ivoire !Côte d'Ivoire          | CI           | Korea, Democratic People's Republic of | KP           | Reunion !Réunion                             | RE           | Virgin Islands, U.S.                         | VI           |
| Croatia                               | HR           | Korea, Republic of                     | KR           | Romania                                      | RO           | Wallis and Futuna                            | WF           |
| Cuba                                  | CU           | Kuwait                                 | KW           | Russian Federation                           | RU           | Western Sahara                               | EH           |
| Curacao !Curaçao                      | CW           | Kyrgyzstan                             | KG           | Rwanda                                       | RW           | Yemen  | YE           |
| Cyprus                                | CY           | Lao People's Democratic Republic       | LA           | Saint Barthelemy !Saint Barthélemy           | BL           | Zambia                                       | ZM           |
| Czech Republic                        | CZ           | Latvia                                 | LV           | Saint Helena, Ascension and Tristan da Cunha | SH           | Zimbabwe                                     | ZW           |
| Denmark                               | DK           | Lebanon                                | LB           | Saint Kitts and Nevis                        | KN           |  |              |
| Djibouti                              | DJ           | Lesotho                                | LS           | Saint Lucia                                  | LC           |  |              |
| Dominica                              | DM           | Liberia                                | LR           | Saint Martin (French part)                   | MF           |  |              |

**Annexure A1**

**CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual | Correspondence / Local Address**



**Important Instructions:**

- A) Fields marked with "\*" are mandatory fields.
- B) Please fill the form in English and in BLOCK letters.
- C) Please fill the date in DD-MM-YYYY format.
- D) Please read section wise detailed guidelines / instructions at the end.
- E) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
- F) List of two character ISO 3166 country codes is available at the end.
- G) KYC number of applicant is mandatory for update application.
- H) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

**For office use only**

(To be filled by financial institution)

Application Type\*

New  Update

KYC Number

(Mandatory for KYC update request)

**1. CORRESPONDENCE / LOCAL ADDRESS DETAILS** (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details

Line 1\*

Line 2

Line 3  City / Town / Village\*

District\*  Pin / Post Code\*  State / U.T Code\*  ISO 3166 Country Code\*

**2. CONTACT DETAILS** (All communications will be sent on provided Mobile No. / Email-ID) (Please refer instruction F at the end)

Tel. (Off) - Tel. (Res) - Mobile -

Fax - Email ID

**3. APPLICANT DECLARATION**

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

Date : --

Place :

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

**Annexure B1**

**CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual | Related Person**



**Important Instructions:**

- A) Fields marked with "\*" are mandatory fields.
- B) Please fill the form in English and in BLOCK letters.
- C) Please fill the date in DD-MM-YYYY format.
- D) Please read section wise detailed guidelines / instructions at the end.
- E) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
- F) List of two character ISO 3166 country codes is available at the end.
- G) KYC number of applicant is mandatory for update application.
- H) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

**For office use only** (To be filled by financial institution)

Application Type\*  New  Update

KYC Number  (Mandatory for KYC update request)

**1. DETAILS OF RELATED PERSON** (please refer instruction **G** at the end)

Addition of Related Person  Deletion of Related Person KYC Number of Related Person (if available\*)

Related Person Type\*  Guardian of MinorName\*  Assignee  Authorized Representative

Name\* Prefix  First Name  Middle Name  Last Name

(If KYC number and name are provided, below details of section 6 are optional)

**PROOF OF IDENTITY [PoI] OF RELATED PERSON\*** (Please see instruction **(H)** at the end)

A- Passport Number  Passport Expiry Date  DD - MM - YYYY

B- Voter ID Card

C- PAN Card

D- Driving Licence  Driving Licence Expiry Date  DD - MM - YYYY

E- UID (Aadhaar)

F- NREGA Job Card

Z- Others (any document notified by the central government)  Identification Number

S- Simplified Measures Account - Document Type code  Identification Number

**2. APPLICANT DECLARATION**

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

Date :  DD - MM - YYYY Place :

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

**9. ATTESTATION / FOR OFFICE USE ONLY**

**Documents Received**  Certified Copies

| KYC VERIFICATION CARRIED OUT BY          | INSTITUTION DETAILS       |
|--|---------------------------|
| Date <input type="text"/> DD - MM - YYYY | Name <input type="text"/> |
| Emp. Name <input type="text"/>           | Code <input type="text"/> |
| Emp. Code <input type="text"/>           | <input type="text"/>      |
| Emp. Designation <input type="text"/>    |                           |
| Emp. Branch <input type="text"/>         |                           |
| <input type="text"/>                     |                           |
| [Employee Signature]                     | [Institution Stamp]       |





## FATCA & CRS Terms & Conditions

**(Note : The Guidance Note/notification Issued by the CBDT shall prevail in respect interpretation of the terms specified in the form)**

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies.

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

Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

### FATCA & CRS Instructions

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

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

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below.

| FATCA & CRS Indicia observed (ticked)                    | Documentation required for Cure of FATCA/CRS Indicia   |
|--|--|
| U.S. place of birth                                      | <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor its resident for tax purposes;</li> <li>2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND</li> <li>3. Any one of the following documents:<br/>               Certified copy of certificate of Loss of Nationality<br/>               or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;<br/>               or Reason the customer did not obtain U.S. citizenship at birth             </li> </ol>                                |
| Residence/ mailing address in a country other than India | <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India and</li> <li>2. Documentary evidence (refer list below)</li> </ol>  |
| Telephone number in a country other than India           | <p><b><i>If no Indian telephone number is provided</i></b></p> <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</li> <li>2. Documentary evidence (refer list below)</li> </ol> <p><b><i>If Indian telephone number is provided along with a foreign country telephone number</i></b></p> <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR</li> <li>2. Documentary evidence (refer list below)</li> </ol> |

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body\*
2. Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.)

**\*Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.**



## Details of FATKA & CRS information For Non-Individuals / legal entity

Name of the entity

Type of address given at KRA  Residential or Business  Residential  Business  Registered Office

PAN  Date of incorporation DD / MM / YYYY

City of incorporation

Country of incorporation

Please tick the applicable tax resident declaration :-

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

| Country | Tax Identification Number % | Identification Type<br>(TIN or other, please specify) |
|---------|-----------------------------|---|
|         |                             |   |
|         |                             |   |

% "In case Tax Identification Number is not available, kindly provide its functional equivalent"  
In case TIN or its functional equivalent is not available please provide Company identification number or Global Entity identification Number or GIIN, etc.

In case The Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here \_\_\_\_\_  
Please refer to para 3(vii) Exemption code for U.S. persons under part D of FATCA Instructions & definitions

### FATCA & CRS Declaration

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

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

1. We are a **Global Intermediary Identification Number (GIIN)**

Financial institution <sup>3</sup>  **or**  
Direct reporting NFE <sup>4</sup>

*Note : If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below*

Name of sponsoring entity \_\_\_\_\_

*(please tick as appropriate)*

GIIN Not available *(please tick as applicable)*  **Applied for**

If the entity is a financial institution  Not required to apply for - please specify 2 digits sub-category<sup>10</sup>

Not obtained - Non-participating FI

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

|   |   |
|---|---|
| 1. Is the Entity a Publicly traded company <i>(that is, a company whose shares are regularly traded on an established securities market)</i>            | Yes <input checked="" type="checkbox"/> <i>(If yes, please specify any one stock exchange on which the stock is regularly traded)</i><br>Name of stock exchange _____   |
| 2. Is the Entity a related entity of a publicly traded company <i>(a company whose shares are regularly traded on an established securities market)</i> | Yes <input checked="" type="checkbox"/> <i>(If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)</i><br>Name of listed company _____<br>Nature of relation : Subsidiary of the Listed Company or Controlled by a Listed Company<br>Name of stock exchange _____ |
| 3. Is the Entity an active <sup>1</sup> non-financial Entity (NEF)  | Yes <input checked="" type="checkbox"/><br>Nature of Business _____<br>Please specify the sub-category of Active NFE <input type="text"/> <input type="text"/> <i>(Mention code-refer 2c of part D)</i>   |
| 4. Is the Entity a passive <sup>2</sup> NFE   | No <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> <i>(If yes, please fill UBO declaration in the next section.)</i><br>Nature of Business _____  |

<sup>1</sup>Refer 2 of Part D | <sup>2</sup>Refer 3(II) of Part D | <sup>3</sup>Refer 1(1) of Part D | <sup>4</sup>Refer 3(vi) of Part D |

# If passive NFE, please

# If passive NFE, please provide below additional details for each of Controlling person. (Please attach additional sheets if necessary)

| Name and PAN / Any other Identification Number<br><small>(PAN, Aadhar, Passport, Election ID, Govt. ID, Driving Licence, NREGA jobcard, others)</small> | Occupation Type - Service, Business, Others<br>Nationality<br>Father's Name - Mandatory if PAN is not available | DOB - Date of Birth<br>Gender - Male, Female, Other   |
|---|---|---|
| City of Birth • Country of Birth  |   |   |
| <b>1. Name &amp; PAN</b>  | <b>Occupation Type</b>  | <b>DOB</b> D D / M M / Y Y Y Y  |
| City of Birth   | Nationality   | Gender <input type="checkbox"/> Male <input checked="" type="checkbox"/> Female <input checked="" type="checkbox"/> |
| Country of Birth  | Father's Name   | <input type="checkbox"/> Others <input checked="" type="checkbox"/>   |
| <b>1. Name &amp; PAN</b>  | <b>Occupation Type</b>  | <b>DOB</b> D D / M M / Y Y Y Y  |
| City of Birth   | Nationality   | Gender <input type="checkbox"/> Male <input checked="" type="checkbox"/> Female <input checked="" type="checkbox"/> |
| Country of Birth  | Father's Name   | <input type="checkbox"/> Others <input checked="" type="checkbox"/>   |
| <b>1. Name &amp; PAN</b>  | <b>Occupation Type</b>  | <b>DOB</b> D D / M M / Y Y Y Y  |
| City of Birth   | Nationality   | Gender <input type="checkbox"/> Male <input checked="" type="checkbox"/> Female <input checked="" type="checkbox"/> |
| Country of Birth  | Father's Name   | <input type="checkbox"/> Others <input checked="" type="checkbox"/>   |

# Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India :

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

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

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962. In which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders, in relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto, Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

\* If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field alongwith the US Tax Identification Number.

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

### Part C : Certification

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

Date : / /

|                    |  |
|--------------------|--|
| <b>Name</b>        |  |
| <b>Designation</b> |  |

Signature

Signature

Signature

**PART D FATCA 'Instructions & Definitions' :**

*(Note : The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)*

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

**1(ii) Depository Institution:** Is an entity that accepts deposits in the ordinary course of banking or similar business.

**1(iii)** Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-

- (i) The three financial years preceding the year in which determination is made; or
- (ii) The period during which the entity has been in existence, whichever is less.

**1(iv)** Investment entity is any entity:

- (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
  - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or individual and collective portfolio management; or
  - (ii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or
- (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or any investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:
  - (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
  - (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07 - refer point 2c.)

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

**1(vi)** FI not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non-reporting financial Institution and Guidance issued by CBDT in this regard.

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

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

| <b>2. Active Non-financial entity (NFE) :</b> (anyone of the following): Refer Explanation (A) to 114F(6) of Income Tax Rules, 1962 for details. |  |
|--|--|
| Code   | Sub-category   |
| <b>01</b>  | Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;   |
| <b>02</b>  | The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market.  |
| <b>03</b>  | The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;  |
| <b>04</b>  | Substantially all of the activities of the NFE consist of holding (In whole or In part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;  |
| <b>05</b>  | The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;  |
| <b>06</b>  | The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial institution;  |
| <b>07</b>  | The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial institution  |
| <b>08</b>  | <p>Any NFE that fulfills all of the following requirements :</p> <p>It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare.</p> <p>It is exempt from income tax in India :</p> <p>It has no shareholders or members who have a proprietary or beneficial interest in its income or assets</p> <p>The applicable laws of the NFE's country of territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to or (applied for the benefit of a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE', formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <p>(i) an Investor Protection Fund referred to in clause (23EA);</p> <p>(ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(iii) an Investor Protection Fund referred to in clause of section 10 23EC, of the Act.</p> |

| <b>3. Other definitions</b>  |
|--|
| <p>(i) <b>Related entity</b></p> <p>An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.</p>  |
| <p>(ii) <b>Passive NFE</b></p> <p>The term passive NFE means</p> <p>(i) any non-financial entity which is not an active non-financial entity; or</p> <p>(ii) an investment entity defined in clause 1 (iv)(b) of these instructions</p> <p>(iii) a withholding foreign partnership or withholding foreign trust:</p>   |
| <p>(iii) <b>Passive income</b></p> <p>The term passive income includes income by way of:</p> <p>(1) Dividends,</p> <p>(2) Interest</p> <p>(3) Income equivalent to interest,</p> <p>(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE</p> <p>(5) Annuities</p> <p>(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income</p> <p>(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,</p> <p>(8) The excess of foreign currency gains over foreign currency losses</p> <p>(9) Net income from swaps</p> <p>(10) Amounts received under cash value insurance contracts</p> <p>But passive income will not include in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.</p> |

(iv) *Controlling persons*

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:-

- (i) DBOD.AML.BC. No.71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
- (ii) CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or
- (iii) IRDA/SDD/GDL/CIR/019/02/2013, Issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position;

(A) *Controlling Persons Type :*

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

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

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of anyone or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701 (a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including national principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) *Direct reporting NFE*

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



**(vii) Exemption code for U.S. persons (Refer 114F(9) of Income Tax Rules, 1962 for details.**

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



# Instructions

As per SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 regarding Client Due Diligence policy, related circulars on anti-money laundering and SEBI circular No. CIR/MIRSD/2/2013 dated January 24, 2013, non-individuals and trusts are required to provide details of ultimate beneficial owner [UBO] and submit appropriate proof of identity of such UBOs. The beneficial owner has been defined in the circular as 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 a person who exercises ultimate effective control over a legal person or arrangement.

## 1. Ultimate Beneficial Owner (UBO)

### A. For Investors other than individuals or trusts :

- i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
  - more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
  - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;
  - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

### B. For Investors which is a trust

The identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

### C. Exemption in case of listed companies

If the client or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such companies.

### D. Foreign investors

In accordance SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012, list of Beneficial Owners with shareholding or beneficial interest in FPIs (including FPIs and Sub-Accounts, FVCIs where applicable but excluding individual where he is the first applicant/holder) equal to or above 25% has to be provided. If Global Custodian / Local Custodian provides an undertaking to submit these details, then such undertaking may be obtained. AMC / Mutual Fund reserves right to obtain any further information / documents from the client based on its assessment of their risk profile.

## 2. Position / Designation :

Refers to the Position / Designation of the Beneficial Owner during the time of ownership.

## 3. UBO Codes :

| UBO Code | Description   |
|----------|---|
| UBO-1    | Controlling ownership interest of more than 25% of shares or capital or profits of the juridical person (investor), where the juridical person is a company.  |
| UBO-2    | Controlling ownership interest of more than 15% of the capital or profits of the juridical person (investor), where the juridical person is a partnership.  |
| UBO-3    | Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person (investor), where the juridical person is an unincorporated association or body of individuals.   |
| UBO-4    | Natural person exercising control over the juridical person through other means exercised through voting rights, agreement, arrangements or in any other manner [In cases where exists doubt under UBO-1 to UBO-3 above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests] |
| UBO-5    | Natural person who holds the position of senior managing official [in case no natural person cannot be identified as above.]  |
| UBO-6    | The settlor(s) of the trust.  |
| UBO-7    | Trustee(s) of the Trust.  |
| UBO-8    | The Protector(s) of the Trust [if applicable]   |
| UBO-9    | The beneficiaries with 15% or more interest in the trust if they are natural person(s).   |
| UBO-10   | Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership.   |

## 4. Applicable period

Refers to the period of Beneficial Ownership to be indicated, if applicable.

## 5. KYC requirements

Beneficial Owner(s) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the listed Beneficial Owner(s). AMC / Mutual Fund reserves right to obtain any further information / documents from the client based on its assessment of their risk profile. If not KYC compliant, then complete the KYC formalities and send the information to CAMS/MF/AMC.

## 6. Foreign Country Information

If you are a Person with Tax Residency in a Country other than India, please provide you Country of birth, Nationality, Country of Tax residency and Foreign Tax Reference Number. If you have any questions about you tax residency, please contact your tax advisor.

**For any queries / clarifications, Please contact the nearest Investor Service Centres (ISCs) of the AMC number (033-23373012) or E-mail us : [info@shriramamc.com](mailto:info@shriramamc.com)**

**SHRIRAM ASSET MANAGEMENT COMPANY LIMITED (SHRIRAM AMC LTD.)**  
**- INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR SHRIRAM MUTUAL FUND**  
**(For Ongoing Transactions)**

\*\*Official points of acceptance of transactions for schemes of SHRIRAM Mutual Fund  
SHRIRAM Mutual Fund Administrative Head Office: CK-6, 2nd Floor, Sector II, Salt Lake City, Kolkata-700091.

**Address of CAMS Centres:**

**Andhra Pradesh:-** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, Andhra Pradesh 520010; CAMS SERVICE CENTRE Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam- 530 016; Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur, Andhra Pradesh 522002; 97/56, 1st Floor, Immadisetty Towers Ranganayakulapet Road, Santhapat, Nellore, Andhra Pradesh 524001; Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry, Andhra Pradesh 533101; Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati - 17501, Andhra Pradesh; Bandi Subbaramaiah Complex, D.No: 3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Andhra Pradesh 516001; 15-570-33, 1st Floor, Pallavi Towers, Subhash Road, Opp: Canara Bank, Anantapur, Andhra Pradesh 515001; CAMS SERVICE CENTRE, Shop No. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool-518001; CAMS SERVICE CENTRE, D No.25-4-29, 1st Floor, Kommireddy Vari Street, Beside Warf Road, Opp Swathi Medicals, Kakinada-533001; Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam, Andhra Pradesh 532001.

**Assam :-** A.K. Azad Road, Rehbari Tinali, Old Post Office Lane, Opp Nirmal Sagar Apartment. Guwahati – Assam-781008; CAMS Transaction Point, Bhowal Complex Ground Floor, Near Dena Bank, Rongagora Road, PO / Dist - Tinsukia, Assam, PIN -786 125,

**Bihar:-** G-3, Ground Floor, OM Complex, Near Saket Tower, SP Verma Road, Patna, Bihar 800001; Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar 842001; Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, Bhagalpur, Bihar 812002; Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001.

**Chattisgarh:-** CAMS SERVICE CENTRE, 1st Floor, Plot No.3, Block No.1, Priyadarshini Pariswar West, Behind IDBI Bank, Nehru Nagar, Bhilai-490020; HIG, C-23 Sector - 1, Vendra Nagar, Raipur, Chattisgarh 492004; CAMS SERVICE CENTRE, Shop No. B-104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G)-495001

**Ghaziabad:-** CAMS SERVICE CENTRE, FF-26, Konark Building, 1st Floor, RDC-Rajnagar, Ghaziabad-201002

**Goa:-** Lawande Shamalkar Bhavan, 1st Floor, Office No.2, Next to Mahalakshmi Temple, Panaji Goa, Goa-403001; CAMS SERVICE CENTRE, F4-Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa-403601; Office No.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op, Bank Angod, Mapusa, Goa 403507; No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvridha Complex, Near ICICI Bank, Vasco, Goa 403802

**Gujarat:-** 111- 113, 1st Floor, Devpath Building Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006; Plot No. 629, 2nd Floor, Office No. 2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat, Gujarat 395001; 103 Aries Complex, BPC Road, Off R.C.Dutt, Road, Alkapuri, Vadodra, Gujarat 390007; 101, A. P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand Gujarat 388001; 305-306, Sterling Point, Waghawadi Road, Opp. HDFC BANK, Bhavnagar, Gujarat 364002; 207, Manek Centre, P N Marg, Jamnagar, Gujarat 361001; Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat 360001; 3rd Floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane Valsad, Gujarat 396001; C/O Vedant Shukla Associates, 16, Shivani Park, Opp Shankeshwar Complex, Kaliawadi, Navsari 396 445; Data Solution, Office No:17, 1st Floor, Municipal Building, Opp. Hotel Prince, Station Road, Bhuj, Gujarat 370001; "Aastha Plus", 202-A, 2nd Floor, Sardarbag Road, Nr. Alkapuri, Opp. Zansi Rani Statue, Junagadh, Gujarat-362001; Shop No - F-56, First Floor, Omkar Complex, Opp. Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat 393002; 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Gujarat 384002; 208, 2nd Floor, HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi, Gujarat 396195; F-108, Rangoli Complex, Station Road, Bharuch, Gujarat 392001; F 142, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat 387001; 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Gujarat 384170; A/177, Kailash Complex Opp. Khedut Decor Gondal, Gujarat 360311; S-7, Ratnakala Arcade, Plot No. 231, Ward – 12/B, Gandhidham, Gujarat 370201; D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat 383001; 3rd Floor, T-11, Tirupati Plaza, Opp. Government Quarters College Road, Palanpur, Gujarat 385001; 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Gujarat 363035.

**Haryana:-** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House NIT, Faridabad, Haryana 121001; SCO - 16, Sector - 14, First Floor, Gurgaon, Haryana 122001; SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road, Panipat, Haryana 132103; 205, 2nd Floor, Building No 2 Munjal Complex, Delhi Road, Rohtak; 124-B/R, Model Town, Yamunanagar, Yamuna Nagar, Haryana 135001; 12, Opp. Bank of Baroda, Red Square Market, Hisar, Haryana 125001; Shop No 48, Opp Peer, Bal Bhawan Road, Ambala City, Haryana; No. 29, Avtar Colony, Behind Vishal Mega Mart, Karnal -132001; M G Complex, Bhawna Marg, Beside Over Bridge, Sirsa Haryana 125055

**Himachal Pradesh:-** 1st Floor, Opp. Panchayat Bhawan, Main Gate, Bus Stand, Shimla, Himachal Pradesh 171001; 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh 173212

**Jammu & Kashmir:-** JRDS Heights, Lane, Opp. S & S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu, Jammu & Kashmir 180004

**Jharkhand:-** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand 827004; Urmila Towers, Room No: 111 (1st Floor) Bank More, Dhanbad, Jharkhand 826001; Millennium Tower, "R" Road, Room No: 15, First Floor, Bistupur, Jamshedpur, Jharkhand 831001; 4, HB Road, No: 206, 2nd Floor, Shri Lok Complex, H B Road, Near Frayalal, Ranchi, Jharkhand 834001; S S M Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand 814112; Municipal Market Annanda Chowk, Hazaribag, Jharkhand 825301

**Karnataka:-** Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), Bangalore, Karnataka 560042; No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank Kadri Main Road, Kadri, Mangalore, Karnataka 575003; 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway Gate, Tilakwadi, Belgaum, Karnataka 590006; 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davangere, Karnataka 577002; No.204 - 205, 1st Floor 'EB' Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Karnataka 580029; No.1, 1st Floor, CH. 26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka 570009; 60/5, Mullangi Compound, Gandhinagar Main Road (Old Gopalswamy Road) Bellary, Karnataka 583101; No.65 1st Floor, Kishnappa Compound, 1st Cross, É Hosmane Extn, Shimoga, Karnataka 577201; Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka 585101; Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka 576104

**Kerala:-** 1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripadym, Cochin, Kerala-682018; 29/97G 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut, Kerala-673016; Jacob Complex, Building No - Old No-1319F, New No - 2512 D, Behind Makkil Centre, Good Sheperd Road, Kottayam, Kerala, 686001; Room É No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur, Kerala 680001; R S Complex, Opp of LIC Building, Pattom PO, Trivandrum, Kerala 695004; Kochupilamoodu Junction, Near VLC, Beach Road, Kollam, Kerala 691001; Room No. PP.14/435 Casa Marina Shopping Centre, Talap, Kannur, Kerala 670004; 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Kerala 678001; 24/590-14, C.V.P Parliament Square Building, Cross Junction, Tiruvalla, Kerala 689101; Doctor's Tower Building, Door No.14/2562, 1st Floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey, Kerala 688001.

**Madhyapradesh:-** 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Green Park, Indore, Madhya Pradesh 452001; Plot No 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh 462011; G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre Gwalior, Madhya Pradesh-474002; 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh 482001; Shop No. 01, Near Puja Lawn, Prarasia Road, Chhindwara, Madhya Pradesh 480001; 1st Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh 483501; Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh 457001; Opp. Somani Automobile, S Bhagwanganj Sagar, Madhya Pradesh 470002; 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain, Madhya Pradesh 456010

**Maharashtra:-** Rajabhadur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort Mumbai, Maharashtra 400023; 145, Lendra, New Ramdaspath, Nagpur, Maharashtra 440010; Nirmiti Eminence, Off No. 6, 1st Floor, Opp. Abhishek Hotel Mehendale Garage Road, Erandawane, Pune, Maharashtra 411004; 81, Gulsham Tower, 2nd Floor, 81, Gulsham Tower, 2nd Floor, 81, Near Panchsheel Talkies, Amaravati, Maharashtra 444601; Office No. 1, 1st Floor, Amodi Complex Juna Bazar, Aurangabad, Maharashtra 431001; Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon, Maharashtra 425001; 2B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra 416001; Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik, Maharashtra 422005; Flat No 109, 1st Floor, A Wing, ÉKalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra 413001; 117 / A / 3 / 22, É Shukrawar Peth, Sargam Apartment, Satara, Maharashtra 415002; Opp. RLT Science College Civil Lines, Akola, Maharashtra 444001; 3rd Floor, Nalanda Chambers "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane, Maharashtra 400602; CAMS Pvt Ltd, No.351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai-400069; Jiveshwar



Krupa Bldg, Shop. NO. 2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli, Maharashtra-416416; Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra 431203; CAMS PVT LTD, Hirji Heritage, 4th Floor, Office No. 402, L.T. Road, Borivali, Mumbai-400092; 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra 425201; B,1+3, Krishna Enclave Complex, Near Hotel Natraj Nagar, Aurangabad Road, Ahmednagar, Maharashtra 414001; House No 3140, Opp. Liberty Furniture, Jammalal Bajaj Road, Near Tower Garden, Dhule, Maharashtra 424001; Office NO – 2, Kohinoor Complex, Near Savarkar Natya Theatre, Nachane Road, Ratnagiri, Maharashtra 415639; Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra 445001

**New Delhi:-** 7-E, 4th Floor, Deen Dayal Research Institute Building Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi, New Delhi 110055; Flat No. 512, Narian Manzil, 23 Barakhamba Road, Connaught Place, New Delhi 110001

**Orissa:-** Plot No -111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3-Bhubaneswar, Orissa-751001; Kalika temple Street, Adjacent To SBI Bazar Branch, Berhampore, Dist. Ganjam-760002; Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa 753001; 1st Floor, Mangal Bhawan Phase II, Power House Road, Rourkela, Orissa 769001; C/o. Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur, Orissa 768001; B C Sen Road, Balasore, Orissa 756001

**Pondicherry:-** S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry, Pondicherry 605001

**Punjab:-** Deepak Tower, SCO 154-155, 1st Floor, Sector 17, Chandigarh, Punjab-160017; U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab 141002; SCO - 18J, 'C' Block Ranjit Avenue, Amritsar, Punjab 143001; 367/8, Central Town, Opp. Gurudwara, Diwan Asthan, Jalandhar, Punjab-144001; 35, New Lal Bagh Colony, Patiala, Punjab 147001; 2907 GH, G T Road, Near Zila Parishad, Bhatinda, Punjab 151001; Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab 146001; Gandhi Road, Opp. Union Bank of India, Moga, Punjab 142001

**Rajasthan:-** R-7, Yudhishthir Marg C-Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan 302001; AMC No. 423/30 Near Church, Opp. T B Hospital, Jaipur Road, Ajmer, Rajasthan 305001; 256A, Scheme No:1, Arya Nagar, Alwar, Rajasthan 301001; C/o Kodwani Associates Shope No 211-213 2nd Floor Indra Prasth Tower syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara-311001 (Rajasthan); 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan 342003; B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota, Rajasthan 324007; CAMS PVT LTD, Shree Kalyanam 50 Tagore Nagar, Sector-4, Hiranmagri, Udaipur-313001; 18 L Block, Sri Ganganagar, Rajasthan 335001; Behind Rajasthan Patrika, In front of Vijaya Bank 1404, Amar Singh Pura Bikaner 334001; 3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan 312001

**Tamilnadu:-** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamilnadu-600034; Old # 66 New # 86, Lokamanya Street (West) Ground Floor, R.S.Puram, Coimbatore, Tamilnadu-641002; 1st Floor, 278, North Perumal Maistry Street (Nadar Lane), Madurai, Tamilnadu 625001; 197, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu 638001; No.2, 1st Floor Vivekananda Street, New Fairlands, Salem, Tamilnadu 636016; 1(1), Binny Compound, II Street, Kumaran Road, Tirupur, Tamilnadu 641601; 1st Floor, Mano Prema Complex, 182/6, S.N High Road, Tirunelveli, Tamilnadu 627001; No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu 620018; No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore, Tamilnadu 632001; Jailani Complex, 47, Mutt Street, Kumbakonam, Tamilnadu 612001; 126 G, V.P. Towers, Kovai Road, Basement of Axis Bank, Karur, Tamilnadu 639002; No.158, Rayala Tower-1, Anna Salai, Chennai-600002; 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu 636701; No.9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO office, Mathigiri, Hosur, Tamilnadu 635110; 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu 637001; No 59 A/1, Railway Feeder Road (Near Railway Station) Rajapalayam, Tamilnadu 626117; 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin Tamilnadu 628003

**Telangana:-** HNo.7-1-257, Upstairs S B H Mangammathota, Karimnagar, Telangana 505001; Shop No: 11 - 2 - 31/3, 1st Floor, Philips Complex, Balajinagar, Wyr Road, Near Baburao Petrol Bunk, Khammam, Telangana 507001; CAMS SERVICE CENTRE, No.15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kutkapally, Hyderabad-500072; 208, II Floor, Jade Arcade Paradise Circle, Hyderabad, Telangana 500003; H No. 2-4-641, F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana- 506001

**Tirupura:-** Advisor Chowmuhani (Ground Floor), Krishnanagar Agartala, Tripura 799001

**Uttarkhand:-** 204/121 Nari Shilp Mandir Marg (1st Floor) Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand 248001; 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttarakhand 247667

**Uttarpradesh:-** 1st Floor, 106 to 108, City Centre Phase II, 63/ 2, The Mall Kanpur Uttarpradesh-208001; No. 4, 1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj Lucknow, Uttarpradesh-226001; No. 8, II Floor, Maruti Tower Sanjay Place, Agra, Uttarpradesh-282002; 30/2, A & B, Civil Lines Station Besides, Vishal Mega Mart Strachey Road, Allahabad, Uttarpradesh-211001; Shop No. 3, Second Floor, The Mall Cross Road, A.D. Chowk Bank Road, Gorakhpur, Uttarpradesh-273001; 108 1st Floor, Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut, Uttarpradesh 250002; H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad-244001; Office No 1, Second Floor, Bhawani Market, Building No. D-58/2-A1, Rathayatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010; No.372/18D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near Rakshan, Gwalior Road, Jhansi-284001; City Enclave, Opp. Kumar Nursing Home Ramghat Road, Aligarh Uttarpradesh-202001; F-62-63, Butler Plaza Commercial Complex Civil Lines, Bareilly, Uttarpradesh-243001; 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttarpradesh 247001; C-81, First Floor, Sector 2, Noida, Near JCB Office, Noida-201301 (UP); CAMS C/O Rajesh Mahadev & Co, Shop No 3 Jamia Complex, Station Road Basti, Pin 272002; Cams Service Centre, 1/13/196, A, Civil Lines, Behind Tripati Hotel, Faizabad, Uttarpradesh-224001; Durga City Centre, Nainital Road, Haldwani, Uttarpradesh-263139; 248, Fort Road, Near Amber Hotel, Jaunpur, Uttarpradesh-222001; 159/160 Vikas Bazar Mathura Uttarpradesh-281001; 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel, Jail Road, Rae Bareilly, Uttar Pradesh -229001; Bijlipura, Near Old Dist Hospital, Jail Road, Shahjahanpur, Uttarpradesh-242001; Arya Nagar Near Arya Kanya School, Sitapur, Uttarpradesh-261001; 967, Civil Lines, Near Pant Stadium Sultanpur, Uttarpradesh-228001

**West Bengal:-** CAMS SERVICE CENTRE, Plot No. 3601, Nazrul Sarani, City Centre, Durgapur-713216; Saket Building 44 Park Street, 2nd Floor, Kolkata, West Bengal 700016; Block-G, 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab, PO, Ushagram, Asansol, West Bengal, Pin No 713303; CAMS SERVICE CENTER, No.399, G T Road, 1st Floor, Above Exide Show Room, Burdwan, West Bengal 713101; 78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpara, Siliguri, West Bengal 734001; Kalyani A - 1/50, Block A Kalyani - Nadia Dt. PIN- 741235; "Silver Palace", O T Road, Inda-Kaharagpur, G.P-Barakola, P.S-Kharagpur Loal, Kharagpur, West Bengal 721305; 2A, Ganesh Chandra Avenue, Room, No. 3A, Commerce House" (4th Floor), Kolkata, West Bengal 700013; 1st Floor, New Market Complex, Durgachak, Post Office, Durgachak, Haldia, West Bengal 721602; Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Maida, West Bengal 732101

**AMFI CERTIFIED STOCK EXCHANGE BROKERS/ CLEARING MEMBERS /DEPOSITORY PARTICIPANTS# AS  
OFFICIAL POINTS OF ACCEPTANCE FOR TRANSACTIONS (PURCHASE/ REDEMPTION) OF UNITS OF  
SHRIRAM MUTUAL FUND SCHEMES THROUGH THE STOCK EXCHANGE(S) INFRASTRUCTURE**

# For Processing only Redemption Request of Units Held in Demat Form.

The eligible AMFI certified stock exchange Brokers/ Clearing Members/ Depository Participants who have complied with the conditions stipulated in SEBI Circular No. SEBI /IMD / CIR No.11/183204/2009 dated November 13, 2009 for stock brokers viz. AMFI/ NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund will be considered as Official Points of Acceptance (OPA) of the Mutual Fund.







## **SHRIRAM ASSET MANAGEMENT COMPANY LIMITED**

Administrative Head Office :  
CK-6, 2nd Floor, Sector II  
Salt Lake City, Kolkata - 700091, India  
Tel: (033) 2337 3012, Fax: (033) 2337 3014

e-mail for Investors : [info@shriramamc.com](mailto:info@shriramamc.com) | e-mail for Distributors : [dist@shriramamc.com](mailto:dist@shriramamc.com)

website : [www.shriramamc.com](http://www.shriramamc.com)



## SHRIRAM MUTUAL FUND

Mookambika Complex, 3<sup>rd</sup> Floor, 4 Lady Desikachari Road, Mylapore, Chennai - 600 004.

(Investment Manager: **Shriram Asset Management Company Limited**)

CIN: L65991MH1994PLC079874

Registered Office: Wockhardt Towers, 2<sup>nd</sup> Floor, East Wing, C-2, G Block,  
Bandra Kurla Complex, Bandra (E), Mumbai - 400 051.

### NOTICE CUM ADDENDUM

**NOTICE-CUM-ADDENDUM TO THE SCHEME INFORMATION DOCUMENT ('SID') / KEY INFORMATION MEMORANDUM ('KIM') OF SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND ('THE SCHEME')**

#### Change in Fund Management Responsibilities

| Name of Scheme                             | Existing Fund Manager(s)         | New Fund Manager(s)<br>with effect from November 30, 2017 |
|--|----------------------------------|---|
| Shriram Equity And Debt Opportunities Fund | Ms. Gargi Bhattacharyya Banerjee | Mr. Kartik Soral &<br>Ms. Gargi Bhattacharyya Banerjee    |

The relevant details of Fund Managers in the SID and KIM of the Scheme accordingly updated. All other terms & conditions of the SID & KIM of the Scheme shall remain unchanged.

#### NOTICE-CUM-ADDENDUM TO THE STATEMENT OF ADDITIONAL INFORMATION (SAI)

##### Resignation of Dealer of Shriram Asset Management Company Limited

This notice cum addendum sets out changes to be made in the Statement of Additional Information (SAI) of Shriram Mutual Fund. Notice is hereby given that,

Mr. Debasish Guha has resigned as the Dealer of Shriram Asset Management Company Limited with effect from 27<sup>th</sup> November, 2017.

Accordingly the following paragraph shall be deleted from the table pertaining to "Information on Key Personnel of the Asset Management Company" in the Statement of Additional Information of Shriram Mutual Fund:

| Name              | Designation | Age         | Qualification    | Brief Experience   |
|-------------------|-------------|-------------|------------------|--|
| Mr. Debasish Guha | Dealer      | 34<br>Years | MBA<br>(Finance) | Mr. Debasish Guha has an overall experience of 11 years in his professional carrier. He joined Shriram Asset Company Limited as Officer in the year 2015 and has handled many back office operations and assisted in the preparation of MIS. Prior to joining Shriram Asset he had worked with Shriram Insight Share Brokers Ltd. as a Risk Officer in Risk & Surveillance Dept. |

This notice cum addendum forms an integral part of the SAI issued from time to time.

All the other terms & conditions as stated in the SAI, SID and KIM of the Schemes, read with the addenda issued from time to time, remain unchanged.

For **Shriram Asset Management Company Limited**  
(Investment Manager of Shriram Mutual Fund)

Date : 29<sup>th</sup> November, 2017

Place : Kolkata

Sd/-

**Compliance Officer**

For more information, please contact **Shriram Asset Management Co. Ltd.**, CK-6, 2<sup>nd</sup> Floor, Sector II, Salt Lake City, Kolkata - 700 091. Tel: 033 2337 3012 Fax: 033 2337 3014, [www.shriramamc.com](http://www.shriramamc.com)

**Mutual fund investments are subject to market risks,  
read all scheme related documents carefully.**



## SHRIRAM MUTUAL FUND

Mookambika Complex, 3<sup>rd</sup> Floor, 4 Lady Desikachari Road, Mylapore, Chennai - 600 004.  
**(Investment Manager: Shriram Asset Management Company Limited)**  
**CIN: L65991MH1994PLC079874**

**Registered Office:** Wockhardt Towers, 2<sup>nd</sup> Floor, East Wing, C-2, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051.

### NOTICE CUM ADDENDUM

#### NOTICE-CUM-ADDENDUM TO THE SCHEME INFORMATION DOCUMENT ('SID') / KEY INFORMATION MEMORANDUM ('KIM') OF SHRIRAM EQUITY AND DEBT OPPORTUNITIES FUND ('THE SCHEME')

##### CHANGE IN FUNDAMENTAL ATTRIBUTES

NOTICE is hereby given to the Unit holders of Shriram Equity and Debt Opportunities Fund ("SHREDOF"), an Open-ended Equity Oriented Scheme, that pursuant to the SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated 6<sup>th</sup> October 2017, the Board of Directors of Shriram Asset Management Company Limited ("the AMC") and the Board of Trustees of Shriram Mutual Fund ("the Trustees"), have approved the following changes which include changes to the fundamental attributes of SHREDOF with effect from February 23, 2018 ("Effective Date"). Further, it may be noted that SEBI has vide letter no. **IMD/DF3/OW/P/2018/117/1** dated **January 02, 2018** granted its no-objection for the following changes.

| Particulars   | Existing Features   |  |               |   | Proposed Features   |  |               |                |
|---|---|--|---------------|---|---|--|---------------|----------------|
| Category of Scheme  | Open Ended Equity Oriented Fund (An Open Ended Equity Oriented Asset Allocation Scheme)               |  |               |   | Aggressive Hybrid Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments) |  |               |                |
| Asset Allocation of the Scheme#   | Under normal circumstances, the anticipated asset allocation pattern of the Scheme would be as under: |  |               |   | Under normal circumstances, the anticipated asset allocation pattern of the Scheme would be as under:                 |  |               |                |
|   | Instruments   | Indicative allocations (% of net assets) |               | Risk Profile  | Instruments   | Indicative allocations (% of net assets) |               | Risk Profile   |
|   |   | Minimum                                  | Maximum       |   |   | High / Medium / Low                      | Minimum       |                |
|   | Equity, Equity related instruments and Derivatives  | 65%                                      | 85%           | Medium to High  | Equity, Equity related instruments and Derivatives  | 65%                                      | 80%           | Medium to High |
| Debt instruments (including fixed/ floating rate debt instruments) and Money Market instruments | 15%   | 35%                                      | Low to Medium | Debt instruments (including fixed/ floating rate debt instruments) and Money Market instruments | 20%   | 35%                                      | Low to Medium |                |

#All other terms and conditions under these sections in the existing SID of SHREDOF which are not mentioned herein will remain unchanged. The proposed changes include changes such as change in category of scheme and asset allocation pattern of the Scheme, which are in the nature of change in the fundamental attributes of the Scheme as referred to in Regulation 18 (15A) of the SEBI (Mutual Funds) Regulations, 1996.

Regulation 18 (15A) of the SEBI (Mutual Funds) Regulations, 1996 states that the Trustees shall ensure that no change in the fundamental attributes of any scheme or the trust or fees and expenses payable or any other change which would modify the scheme and affect the interest of unitholders be carried out unless a written communication about the proposed change is sent to each unitholder and an advertisement is given in one English daily newspaper having nationwide circulation and in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and the unitholders are given an option to exit at the prevailing Net Asset Value (NAV) without any exit load. Accordingly, Unit holders of SHREDOF are requested to take note of the aforesaid proposed changes, and are hereby given an option to exit the investments made by them in SHREDOF at the prevailing NAV without exit load, as per the process stated herein below, if they do not wish to stay invested in SHREDOF pursuant to the above proposed changes.

The exit option will be available to all the Unit holders of the SHREDOF \*\* as per the records of the Registrar as at the close of business hours on **January 12, 2018** **The option to exit without exit load ("Exit Option") can be exercised from January 24, 2018 to February 22, 2018 (up to 3 p.m.) (both days inclusive) ("Exit Option Period")**. All redemption requests received after 3 p.m. on **February 22, 2018**, will be subject to load as per the provisions of the SID of SHREDOF. The provisions in relation to prevailing NAV and cut-off timings for redemptions in the SID of SHREDOF would be applicable to redemption requests received during the Exit Option Period. The redemption proceeds shall be dispatched to the Unit holders within 10 working days from the date of redemption.

**The offer to exit is merely an option and is not mandatory. If you have no objection to the proposed change in the fundamental attributes of SHREDOF as stated above, no action needs to be taken by you.**

Please note that Unit holders who do not opt for redemption on or before **February 22, 2018** (up to 3 p.m.) shall be deemed to have consented to the aforesaid changes and shall continue to hold units in SHREDOF. In case the Unit holders disagree with the aforesaid changes, they may redeem the units in SHREDOF by exercising the Exit Option within the Exit Option Period.

\*\*It may be noted that the Exit Option is not available to investors whose units have been pledged, and Shriram Mutual Fund has been instructed to mark a lien on such units unless the release of the pledge/lien is obtained and appropriately communicated to the AMC/Registrar/Shriram Mutual Fund prior to submission of redemption requests.

**The existing unit holders of SHREDOF are requested to note the following terms with regards to the aforesaid proposed changes:**

- **Investors who want to continue holding units in SHREDOF:** No action needs to be taken in this regard.
- **Investors who wish to exit/redeem their investments from SHREDOF:** To redeem, Unit holders may submit the Transaction Form [along with other requisite details as may be specified in the SID / Statement of Additional Information (SAI)] on any business day during the Exit Option Period to any of the Official Points of Acceptance of our Registrar / the AMC. The forms are available on the AMC's website [www.shriramamc.com](http://www.shriramamc.com) and also at any of the Official Points of Acceptance of our Registrar / the AMC. For the procedure for change / updation of bank details and change of address please refer to SID and SAI. **Unitholders who hold units of SHREDOF in dematerialised form and wish to exit can submit the redemption request with his / her / its Depository Participant during the Exit Option Period.**
- **Unitholders who have pledged or encumbered their units under a lien:** Unitholders will not have the option to exit unless they procure an effective release of their lien / pledge / encumbrances prior to the submission of redemption / switch-out requests. Further, those unitholders who do not opt to exit during the exit option period may note that the lien / pledge / encumbrance will continue on SHREDOF on the same terms.
- **Special products features / facilities:** Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Systematic Withdrawal Plan (SWP) etc. registered under SHREDOF will remain applicable and continue as per the terms therein. However, if you intend to change / discontinue any of the above facilities kindly submit the request in the manner prescribed in the SID / SAI to the nearest Official Points of Acceptance of our Registrar/the AMC prior to the Effective Date. Unit holders are requested to ensure that any change in address or bank mandate is updated in the AMC's / Registrar's records before exercising the Exit Option (Unit holders holding units in dematerialized form may approach their Depository Participant for such changes). It may be further noted that all redemptions would be subject to the applicable tax laws. In view of the individual nature of tax consequences, Unit holders are advised to consult their professional tax advisors in the above regard. A separate communication in this regard would be sent to the registered address of the Unit holders of SHREDOF as on **January 12, 2018**. In case, the communication is not received, the Unit holders of SHREDOF can contact the AMC / Investor Service Centers of Registrar as per details provided on the AMC's website [www.shriramamc.com](http://www.shriramamc.com). In case you need any further clarifications, please contact our Customer Service Centers / Investor Service Centers. It may be noted that necessary / incidental changes in this regard shall be made in the SID and KIM of SHREDOF.

The SID and KIM of SHREDOF will stand suitably modified to the extent mentioned above from the Effective Date. This addendum forms an integral part of the SID and KIM of SHREDOF. All other terms and conditions as mentioned in the SID and KIM of SHREDOF, read with the addenda issued from time to time, shall remain unchanged.

For **Shriram Asset Management Company Limited**  
 (Investment Manager of Shriram Mutual Fund)

Date : January 12, 2018  
 Place : Kolkata

Sd/-  
**Compliance Officer**

For more information, please contact **Shriram Asset Management Co. Ltd.**, CK-6, 2<sup>nd</sup> Floor, Sector II, Salt Lake City, Kolkata - 700 091.  
 Tel: 033 2337 3012 Fax: 033 2337 3014, [www.shriramamc.com](http://www.shriramamc.com)

**Mutual fund investments are subject to market risks, read all scheme related documents carefully.**