

KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

DHFL PRAMERICA TAX SAVINGS FUND (An Open Ended Equity Linked Savings Scheme with a lock-in period of 3 years)

New Fund Offer Price : ₹ 10 Per Unit.

NFO Opens on 19 October, 2015 • NFO Closes on 04 December, 2015

Scheme Re-opens for continuous sale and repurchase on : 14 December, 2015



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| <p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long-term capital appreciation. To generate long-term capital appreciation by predominantly investing in equity & equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time. Degree of risk - MODERATELY HIGH <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> | <p>Investors understand that their principal will be at moderately high risk</p> | <p>Name of Mutual Fund : DHFL PRAMERICA MUTUAL FUND Name of Asset Management Company : DHFL Pramerica Asset Managers Private Limited (Erstwhile Pramerica Asset Managers Private Limited) Name of Trustee Company : DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited) Address of the entities : Nirlon House, 2nd floor, Dr. Annie Besant Road, Worli, Mumbai - 400030 • Tel.+91-22-61593000 • Fax.+91-22-61593100 Website : www.dhflpramerica.com</p> <p>This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.dhflpramerica.com.</p> <p>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.</p> <p>This KIM is dated October 06, 2015.</p> |
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| Investment objective | The primary objective of the Scheme is to generate long-term capital appreciation by predominantly investing in equity & equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time. However, there is no assurance that the investment objective shall be realized. The Scheme has been prepared in accordance with the notification dated November 3, 2005 and December 13, 2005 issued by the Government of India notified under section 80C of the Income-tax Act, 1961. As per section 80C of the Income-tax Act, 1961 and subject to provisions, eligible investors (i.e. Individual, HUF, Specified AOP/BOI) are entitled to a deduction from gross total income upto Rs. 1,50,000/- (along with other prescribed investments) for amount invested in DHFL Pramerica Tax Savings Fund. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|---|---|---|-----------------------------|---|---------------|---|-------------|----------|---------------|--------|-------------|---|---------------|---------|-------------|---|-----------|--------|-------------|---|--------|---------------|-------------|---|--------|---------|-------------|---|-----------|---------|--------------|---|-----------|---------------|--------------|---|
| Asset Allocation Pattern of the scheme | Instruments | Indicative allocations (% of total assets) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Minimum | Maximum | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity & Equity Related Instruments | 80% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Cash, Money Market Instruments & Liquid schemes of DHFL Pramerica Mutual Fund | 0% | 20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | The Scheme does not intend to invest in overseas/foreign securities, securitized debt instruments, repos/ reverse repos in corporate bonds and derivatives. Further, the Scheme does not intend to engage in short selling and securities lending. The scheme will not participate in Credit Default Swap and will not invest in debentures whose coupon rates are linked to equity market. Equity related instruments include cumulative convertible preference shares and fully convertible debentures and bonds of companies. It may also include partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the nonconvertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of twelve months. In accordance with the Equity Linked Savings Scheme (ELSS) guidelines, investments in equity and equity related instruments shall be to the extent of at least 80% of net assets of the scheme in equity and equity related instruments as specified above. The Scheme will strive to invest its funds in the manner stated above within a period of six months from the date of closure of the NFO. However, in exceptional circumstances, this requirement may be dispensed with by the Scheme in order that the interest of the investors is protected. Further, pending deployment of funds, the Scheme may invest the funds in short - term money market instruments or other liquid instruments or both. After three years of the date of allotment of units, the Scheme may hold upto twenty percent of net assets of the Scheme in short - term money market instruments and other liquid instruments to enable redemption of investment of those unit holders who would seek to tender the units for repurchase. In terms of SEBI Circular no CIR/IMD/DF/11/2010 dated August 18, 2010, the cumulative gross exposure through equity and debt positions shall not exceed 100% of the net assets of the Scheme. Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as amended from time to time. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment Strategy | The fund will actively manage a diversified portfolio of strong growth companies with sustainable business models. Since investing requires disciplined risk management, the AMC would incorporate safeguards seeking to control risks in the portfolio construction process. Risk is also expected to be reduced through diversification of the portfolio, which the AMC aims to achieve by spreading the investments over a range of industries, sectors and market capitalizations. The Investment Manager will select equity securities on a top-down and bottom-up, stock-by-stock basis, with consideration given to price-to-earnings, price-to-book, and price-to-sales ratios, as well as growth, margins, asset returns, and cash flows, amongst others. The Investment Manager will use a disciplined quantitative analysis of financial operating statistics. In selecting individual investment opportunities for the portfolio, the Investment Manager will conduct in-house research in order to identify various investment opportunities. The company-wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know-how and transparency in corporate governance. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Risk Profile of the Scheme | Mutual Fund Units involve investment risks including the possible loss of principal. Investment in DHFL Pramerica Tax Savings Fund will involve certain Scheme specific Risk Factors which are summarized below: <ul style="list-style-type: none"> The Schemes carries risk associated with investing in equity market which may be volatile and hence prone to price fluctuation on a daily basis. Investment in equities involves a high degree of risk and investors with low risk appetite should not invest in the equity oriented schemes, as there is a risk of losing their investment. The Scheme carries risk associated with investing in money market instruments. Investment in money market instruments are subject to Risk associated with Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down. Due to lock in requirements under the ELSS Guidelines, in case of the death of the unit holder, the nominee/legal heir, as the case may be, shall be able to redeem units only after the completion of one year, or at any time thereafter, from the date of allotment of units to the deceased unit holder. Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Risk Mitigation Strategies | <ul style="list-style-type: none"> The Scheme's portfolio comprises of equity related instruments (at least 80% of the portfolio). Only a smaller part of the portfolio of the Scheme will be invested in money market instruments issued by corporates and/or State and Central Government. The Scheme aim to have a well-diversified equity portfolio comprising stocks across various market capitalisation and sectors of the economy. This will aid in managing concentration risk and sector-specific risks. Any investments in money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plans and Options | The Scheme shall offer two plans viz. Regular Plan and Direct Plan. Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. Each Plan has two Options, viz., Growth Option and Dividend Option. Dividend Option has the following two facilities: i. Dividend Payout facility; ii. Dividend Transfer facility. If distributor code is mentioned in application form but 'Direct plan' is mentioned in the scheme name, the distributor code will be ignored and the application will be processed under direct plan" & in case neither distributor code nor "Direct" is indicated in the application form, the same will be treated as direct plan. Default Option/Sub-option: The investor must clearly specify his/her choice of Option/Sub-option in the application form, in the absence of which, the Default Option/Sub-option would be applicable and the application will be processed accordingly: Default Option: Growth Option (if the investor has not indicated choice between 'Growth' or 'Dividend' Options). Default Sub-option Under Dividend Option: Dividend Payout Plan. It must be distinctly understood that the actual declaration of dividend and frequency thereof is at the sole discretion of Board of Directors of the Trustee Company. There is no assurance or guarantee to the Unit holders as to the rate of dividend distribution nor that will the dividend be paid regularly. If the amount of Dividend payable under the Dividend Payout facility is Rs. 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme. All plans/options under the Scheme shall have common portfolio. The following shall be the treatment of applications under "Direct" / "Regular" Plans: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Scenario</th> <th>Distributor Code (ARN Code) mentioned by the Investor</th> <th>Plan mentioned by the Investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> | Scenario | Distributor Code (ARN Code) mentioned by the Investor | Plan mentioned by the Investor | Default Plan to be captured | 1 | Not mentioned | Not mentioned | Direct Plan | 2 | Not mentioned | Direct | Direct Plan | 3 | Not mentioned | Regular | Direct Plan | 4 | Mentioned | Direct | Direct Plan | 5 | Direct | Not Mentioned | Direct Plan | 6 | Direct | Regular | Direct Plan | 7 | Mentioned | Regular | Regular Plan | 8 | Mentioned | Not Mentioned | Regular Plan | 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. |
| Scenario | Distributor Code (ARN Code) mentioned by the Investor | Plan mentioned by the Investor | Default Plan to be captured | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Not mentioned | Not mentioned | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Not mentioned | Direct | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Not mentioned | Regular | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Mentioned | Direct | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 6 | Direct | Regular | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 8 | Mentioned | Not Mentioned | Regular Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Applicable NAV (after the scheme opens for repurchase and sale) | SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:- 1. Purchases for an amount of Rs.2 lakh and above: a) In respect of valid application received before 3.00 p.m. on a business day and funds for the entire amount of subscription/ purchase as per the application are credited to the bank account of the Scheme and are available) In respect of valid application received before 3.00 p.m. on a business day and funds for the entire amount of subscription/ purchase as per the application are credited to the bank account of the Scheme and are available for utilization before the cut-off time, the closing NAV of the day on which the funds are available for utilisation shall be applicable; b) In respect of valid application received after 3.00 p.m. on a business day and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme and available for utilization before the cut-off time of the next business day, the closing NAV of the next business day shall be applicable; c) However, irrespective of the time of receipt of application, where the funds are not available for utilisation on the day of the application, the closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time (3:00 p.m.) shall be applicable 2. Purchases/switch-in for amount of less than Rs 2 lakh: a) Where the application is received upto 3.00 pm on a business day with a local cheque or demand draft payable at par at the place where it is received - closing NAV of the day of receipt of application shall be applicable; 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 - closing NAV of the next business day shall be applicable; and c) Where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received - closing NAV of day on which the funds for the cheque or demand draft is credited to the account of Scheme shall be applicable. Applicable NAV in case of Multiple applications: In case of multiple applications received on the same day under the Scheme from the same investor (identified basis the First Holder's PAN and Guardian's PAN in case of investor being Minor) with investment amount aggregating to Rs 2 lakh and above, such multiple applications will be considered as a single application and applicable NAV will be based on funds available for utilization. For determining the availability of funds for utilisation, the funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the scheme before the cut-off time and the funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective scheme. REDEMPTIONS INCLUDING SWITCH-OUTS: 1) In respect of valid applications received upto 3 p.m. on a business day by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable. 2) In respect of valid applications received after 3 p.m. on a business day by the Mutual Fund, the closing NAV of the next business day shall be applicable. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Application Amount/ Number of Units | Minimum Amount of Purchase/Switch-in - Rs. 500/- and in multiples of Rs. 500/- thereafter. Minimum Additional Purchase - Rs. 500/- and in multiples of Rs. 500/-thereafter. Minimum Redemption Amount/Switch-out - Rs. 500/- and in multiples of Re.1/- thereafter or the balance in the unit holder's folio, whichever is lower. In case the Investor specifies the number of Units and amount, the number of units shall be considered for Redemption. In case the unit holder does not specify the number or amount, the request will not be processed. If the balance Units in the Unit holder's account does not cover the amount specified in the redemption request, then the Mutual Fund shall redeem the entire balance of Units in account of the Unitholder. In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units. Request for subscriptions can be given only in amount. Depository participants of registered Depositories to process only redemption request of units held in Demat form. Redemption / switch out shall be subject to compulsory lock in period of 3 years. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Despatch of Redemption Proceeds | Within 10 Business Days of the receipt of the redemption request at the designated Investor Service Center of DHFL Pramerica Mutual Fund. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark Index | BSE 200 Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dividend Policy | Under the Dividend option, the Trustee will have the discretion to declare the dividend, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of dividend and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with the Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of dividend nor that the dividend will be paid regularly. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of the Fund Manager | Mr. Bramhaprakash Singh (For the Equity Component) & Mr. Ritesh Jain (For the Debt Component). | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of the Trustee Company | DHFL Pramerica Trustees Private Limited | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Performance of the scheme | The Scheme, being a new fund, does not have any performance track record | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expenses of the Scheme | (i) Load Structure During New Fund Offer Period and Ongoing Offer:- Entry Load: Nil. [SEBI vide its circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has decided that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor] Exit Load: Nil AMC shall not charge any load on issue of bonus units for existing as well as prospective investors. The entire exit load (net of service tax), charged, if any, shall be credited to the Scheme. | | Not Applicable being a new scheme | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | (ii) Recurring Expenses <table border="1"> <tbody> <tr> <td>First Rs. 100 Crores of the daily net assets:</td> <td style="text-align: center;">2.50%</td> </tr> <tr> <td>Next Rs.300 Crores of the daily net assets:</td> <td style="text-align: center;">2.25%</td> </tr> <tr> <td>Next Rs.300 Crores of the daily net assets:</td> <td style="text-align: center;">2.00%</td> </tr> <tr> <td>Balance:</td> <td style="text-align: center;">1.75%</td> </tr> </tbody> </table> The Direct Plan under the Scheme shall have a lower expense ratio as compared to the Regular Plan, excluding the distribution expenses, commission, etc. related to distributors. The total expense ratio of Direct Plan will be lower by at least 5% than that of the Regular Plan. The Direct Plan shall also have a separate NAV. | | | First Rs. 100 Crores of the daily net assets: | 2.50% | Next Rs.300 Crores of the daily net assets: | 2.25% | Next Rs.300 Crores of the daily net assets: | 2.00% | Balance: | 1.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| First Rs. 100 Crores of the daily net assets: | 2.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Balance: | 1.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | <p>(iii) Additional Recurring expenses In addition to the annual recurring expenses stated in (ii) above, the following costs or expenses may be charged to the Scheme:-</p> <ol style="list-style-type: none"> Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions. Expenses not exceeding 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the Board from time to time are at least (i) 30 per cent of gross new inflows in the scheme, or (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher. Service tax on investment and advisory fees. <p>Please refer to Scheme Information Document (SID) of the Scheme for more details.</p> | | |
| Waiver of Load for Direct Applications | Not Applicable | | |
| Tax treatment for the Unitholders | Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors. | | |
| Daily NAV Publication | Net Asset Value (NAV) of the Scheme will be calculated and disclosed at the close of every Business Day to the Press, News Agencies and Association of Mutual Funds in India (AMFI). The AMC shall publish the NAVs on its Website and of the AMFI (www.amfiindia.com) and at least in two daily newspapers having nationwide circulation for every Business Day. | | |
| For Investor Grievances please contact | <table border="0"> <tr> <td data-bbox="275 335 817 442"> Name and Address of Registrar Karvy Computershare Private Limited Unit - DHFL Pramerica Mutual Fund Address: Karvy Plaza, Street No. 1, Banjara Hills, Hyderabad - 400 034. </td> <td data-bbox="817 335 1999 442"> Name, address, telephone number, fax number, e-mail i.d. of DHFL Pramerica Mutual Fund Mr. Sukesh Shetty, Investor Relations Officer DHFL Pramerica Asset Managers Pvt. Ltd. (Erstwhile Pramerica Asset Managers Pvt. Ltd.) 2nd floor, Nirfon House, Dr. Annie Besant Road, Worli, Mumbai - 400030. Tel: 91 22 6159 3000 Fax: 91 22 6159 3000 Email Id: customercare@dhflpramerica.com </td> </tr> </table> | Name and Address of Registrar Karvy Computershare Private Limited Unit - DHFL Pramerica Mutual Fund Address: Karvy Plaza, Street No. 1, Banjara Hills, Hyderabad - 400 034. | Name, address, telephone number, fax number, e-mail i.d. of DHFL Pramerica Mutual Fund Mr. Sukesh Shetty, Investor Relations Officer DHFL Pramerica Asset Managers Pvt. Ltd. (Erstwhile Pramerica Asset Managers Pvt. Ltd.) 2nd floor, Nirfon House, Dr. Annie Besant Road, Worli, Mumbai - 400030. Tel: 91 22 6159 3000 Fax: 91 22 6159 3000 Email Id: customercare@dhflpramerica.com |
| Name and Address of Registrar Karvy Computershare Private Limited Unit - DHFL Pramerica Mutual Fund Address: Karvy Plaza, Street No. 1, Banjara Hills, Hyderabad - 400 034. | Name, address, telephone number, fax number, e-mail i.d. of DHFL Pramerica Mutual Fund Mr. Sukesh Shetty, Investor Relations Officer DHFL Pramerica Asset Managers Pvt. Ltd. (Erstwhile Pramerica Asset Managers Pvt. Ltd.) 2nd floor, Nirfon House, Dr. Annie Besant Road, Worli, Mumbai - 400030. Tel: 91 22 6159 3000 Fax: 91 22 6159 3000 Email Id: customercare@dhflpramerica.com | | |
| Unitholders' Information | <p>Accounts Statements:</p> <ul style="list-style-type: none"> The unit holders whose valid application for subscription has been accepted by the Fund, a communication specifying the number of units allotted, in the form of an email and/or SMS at the registered email address and/or mobile number, shall be sent within 5 business days from the date of receipt of transaction request or closure of the initial subscription list. Thereafter, a Common Account Statement (CAS) shall be issued which shall enable a single consolidated view of all the investments of an investor in mutual funds and securities held in demat form with the Depositories. CAS shall contain details relating to all the transactions carried out by the investors across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor. The following shall be applicable with respect to CAS, for unit holders having a Demat Account:- <ul style="list-style-type: none"> Investors having mutual funds investments and holding securities in Demat account shall receive a CAS from the Depository; CAS shall be issued on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. If there is any transaction in any of the Demat accounts or in any of the mutual fund folios of the investor, depositories shall send the CAS within ten days from the month end. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. Investors will have an option not to receive CAS through the Depository. Investors who do not wish to receive CAS through the Depository can indicate their negative consent to the Depository and such investors will receive CAS from AMC / the Fund. Unit holders who do not have Demat account shall be issued the CAS for each calendar month on or before 10th of the immediately succeeding month in whose folio(s) transaction(s) has/have taken place during the month by physical form or email (wherever the investors have provided the email address). For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN. <p>Annual Financial Results: The Scheme wise annual report or an abridged summary thereof shall be mailed to all Unit holders not later than 4 months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year).</p> <p>Portfolio: The AMC shall disclose details of the portfolio of the Scheme on a monthly basis on its website on or before the tenth day of the succeeding month in the prescribed format. Further, as prescribed under the SEBI (Mutual Funds) Regulations, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders.</p> | | |
| Transaction Charges | <p>In terms of SEBI circular, Cir/IMD/DF/13/2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid to transaction charges for purchase transactions (provided the distributor has Opted-in for this charge cum facility) Please note that the distributor shall have the option to opt in or opt out based on the type of the product:-</p> <ul style="list-style-type: none"> Rs.100/- per subscription of Rs.10,000/- and above in respect of existing unitholders; and Rs. 150/- for subscription of Rs. 10,000/- and above in respect of a First Time Mutual Fund Investor (across all mutual funds). <p>The transaction charge shall be deducted from the subscription amount and paid to the distributor and the balance amount (net of transaction charges) shall be invested. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund. Distributors may choose to opt out of charging the transaction charge.</p> <p>In case of investments through SIP, the transaction charges as above shall be deducted only if the total commitment (i.e. amount per SIP installment X no. of installments) amounts to Rs. 10,000/- or more, in 4 (four) installments, commencing from the 2nd installment to 5th installment.</p> <p>Transaction charges shall not be deducted/applicable for:</p> <ol style="list-style-type: none"> purchases/subscriptions for an amount less than Rs. 10,000/-; transactions other than purchases/subscriptions relating to new inflows such as Switch/STP/DTP and redemption (including SWP) transactions. purchases/subscriptions made directly with the Mutual Fund without any ARN code (i.e. not routed through any distributor/agent); transactions carried out through the stock exchange platform. <p>Upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.</p> | | |
| Product Differentiation with the Existing Schemes | DHFL Pramerica Tax Savings Fund is an open ended equity linked savings scheme with a lock-in period of 3 years framed in compliance with the Equity Linked Savings Scheme, 2005 as notified by Government of India. The Scheme is a new scheme offered by DHFL Pramerica Mutual Fund and is not a minor modification of any other existing scheme/product of DHFL Pramerica Mutual Fund. Differentiation with other equity oriented schemes of DHFL Pramerica Mutual Fund is as follows: | | |

| Comparison with the existing schemes, number of folios and Assets under Management (AUM) | | | | | | | | | | | | | |
|--|---|--|-----|------------------------------|--|-------------|------|--|-----|-------------|---|------------------------------|------|
| Sr. No. | Particulars | DHFL Pramerica Dynamic Asset Allocation Fund | | | DHFL Pramerica Large Cap Equity Fund | | | DHFL Pramerica Diversified Equity Fund | | | DHFL Pramerica Midcap Opportunities Fund | | |
| 1 | Key Features | DHFL Pramerica Dynamic Asset Allocation Fund is an open ended dynamic asset scheme which invests 30% to 100% in Equity and Equity related instruments and upto 70% in debt and money market instruments. | | | DHFL Pramerica Large Cap Equity Fund is open ended equity scheme which invests 65% to 100% in Equity and Equity related instruments (Including Equity Derivatives) of Large Cap Companies | | | DHFL Pramerica Diversified Equity Fund is an open ended equity schemes which invest 65% to 100% in Equity & Equity Related Instruments and 0% to 30% in equity and Cash, Money Market, Debt Securities, Liquid & Debt schemes of DHFL Pramerica Mutual Fund | | | DHFL Pramerica Midcap Opportunities Fund is an open ended equity scheme which invest 65% to 100% in Equity & Equity Related Instruments of Large Cap and Small Cap Companies and upto 35% in Cash, Money Market, Debt Securities, Liquid & Debt schemes of DHFL Pramerica Mutual Fund | | |
| 2 | Investment objective | To achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt and money market instruments. | | | To achieve long term capital appreciation by predominantly investing in equity and equity related securities including derivatives of large cap companies. The scheme may also invest in equity & equity related securities of other than large cap companies besides debt & money market instruments. | | | To generate income & capital appreciation by predominantly investing in an actively managed diversified portfolio of equity & equity related instruments including derivatives. | | | To achieve long-term capital appreciation by predominantly investing in equity & equity related instruments of mid cap companies. | | |
| 3 | Asset Allocation of the scheme | Instruments | | Indicative asset allocations | | Instruments | | Indicative asset allocations | | Instruments | | Indicative asset allocations | |
| | | | Min | Max | | Min | Max | | Min | Max | | Min | Max |
| | | Equity and equity related instruments (including equity derivatives) | 30% | 100% | Equity & Equity Related Instruments (Including Equity Derivatives) of Large Cap Companies | 65% | 100% | Equity & Equity Related Instruments | 65% | 100% | Equity & Equity Related Instruments of Mid Cap Companies | 65% | 100% |
| | | Debt and money market securities (including fixed income derivatives) | 0% | 70% | Equity & Equity Related Instruments (Including Equity Derivatives) of Other than Large Cap Companies | 0% | 35% | Cash, Money Market, Debt Securities, Liquid & Debt schemes of DHFL Pramerica Mutual Fund | 0% | 35% | Equity & Equity Related Instruments of Large Cap and Small Cap Companies | 0% | 35% |
| | | | | | Debt and money market securities (including fixed income derivatives) | 0% | 35% | | | | Cash, Money Market, Debt Securities, Liquid & Debt schemes of DHFL Pramerica Mutual Fund | 0% | 35% |
| | | The allocation between equities and debt shall be based on a Valuation Matrix viz., DHFL Pramerica Dynamic Asset Rebalancing Tool (DHFL Pramerica DART) developed and maintained by the AMC. | | | Large cap stocks are defined as the stocks with market capitalisation equal to or greater than the lowest market capitalisation of the stock in CNX Nifty index and which may or may not be part of the CNX Nifty Index. The universe may also include Initial Public Offerings whose market capitalisation would be as per the criteria. Presently, the scheme does not intend to invest in securitised debt. Subject to applicable regulatory guidelines, the Scheme may also invest in foreign securities. Under normal circumstances the Scheme shall not have an exposure of more than 25% of its net assets in foreign securities. Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the Scheme in derivatives will be in line with SEBI Circular no. Cir/IMD/DF/11/2010 dated August 18, 2010. | | | The Scheme does not intend to invest in overseas/foreign securities, securitised debt, derivatives in fixed income instruments and repos/ reverse repos in corporate bonds. Subject to the SEBI (Mutual Funds) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No.MFD/CIR/01/047/99 dated February 10, 1999, SEBI Circular No. SEBI/IMD/CIR.No.14/187175/2009 dated December 15, 2009 and framework for short selling and borrowing and lending of securities notified by SEBI vide Circular No.MRD/DoP/SE/Dep/Cir-11/2007 dated December 20, 2007, as may be amended from time to time, the Scheme may engage in short selling of securities. The Scheme may also engage in securities lending; provided however that the Scheme shall not deploy more than 20% of its net assets in securities lending and not more than 5% of the net assets of the Scheme will be deployed in securities lending to any single counterparty. | | | Mid Cap stocks: Midcap stocks are defined as stocks within the market cap range of the benchmark index (CNX Midcap Index) of the Scheme and which may or may not be a constituent of the benchmark Index. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria. Small Cap stocks: Small Cap stocks are defined as stocks with market cap lower than the lowest market cap of the stock in the benchmark index (CNX Midcap Index) of the Scheme. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria. Large Cap stocks: Large Cap stocks are defined as stocks with market cap higher than the highest market cap of the stock in the benchmark index (CNX Midcap Index) of the Scheme. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria. This market capitalisation range for Small Cap, Mid Cap and Large Cap stocks will be so determined taking as at the end of every calendar quarter and will be applicable for all investment decisions made during the following calendar quarter. The Scheme does not intend to invest in overseas/foreign securities, securitised debt, usance bills and repos/ reverse repos in corporate bonds. | | |
| 4 | AUM as on September 30, 2015 | ₹ 29.88 Crores | | | ₹ 56.31 Crores | | | ₹ 93.76 Crores | | | ₹ 163.59 Crores | | |
| 5 | No. of Folios as on September 30, 2015 | 3654 | | | 7436 | | | 4282 | | | 7364 | | |

LIST OF DESIGNATED COLLECTION CENTERS / INVESTOR SERVICE CENTERS - DHFL Pramerica Asset Managers Private Limited (Erstwhile Pramerica Asset Managers Private Limited) (During the New Fund Offer and Ongoing Offer)

Ahmedabad: First Floor, Zodiac Avenue, Opp Mayor's Bungalow, Law Garden Road, Ellis Bridge, Ahmedabad - 380006. • **Asansol:** 1st Floor, Street No. 1, House No. 2, Hindustan Park, Asansol - 713304. • **Bengaluru:** Unit No.806, 8th Floor, Prestige Meridian - I, 29 M. G. Road, Bengaluru - 560001. • **Chennai:** Unit No 205, 2nd Floor, Prince Towers, 25/26 College Road, Chennai - 600034. • **Hyderabad:** Unit No. 305, 3rd floor, Ashok Scintilla, H.No 3-6-520, Himayatnagar, Hyderabad - 500029. • **Kolkata:** Om Towers, 10th Floor, Unit No 1008, 32 Chowringhee Road, Kolkata - 700071. • **Mumbai:** 2nd Floor, Nirfon House, Dr. A.B. Road, Worli, Mumbai - 400030. • **New Delhi:** Flat No 1104, 11th Floor, Surya Kiran Building, 19, Kasturba Gandhi Marg, New Delhi - 110001. • **Pune:** Office No. A-1, Ground floor, Deccan Chambers, C.T.S.No.33/40, Opposite Janata Sahakar Bank, Erandwana, Karve Road, Pune - 411004.

Karvy Computershare Private Limited (During the New Fund Offer and Ongoing Offer)

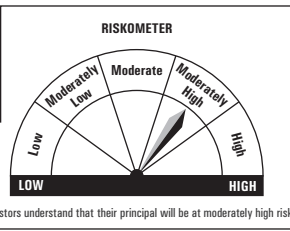
Aggra - Karvy Computershare Pvt. Ltd. 1st Floor Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Aggra - 282002. • Ahmedabad - Karvy Computershare Pvt.Ltd. 201/202 Shall Complex Opp. Madhusudan House, B/H Girish Cold Drink, Off C.G Road, Navrangpura, Ahmedabad - 380006. • Ajmer - Karvy Computershare Pvt.Ltd. 302, 3rd Floor Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer - 305001. • Akola - Karvy Computershare Pvt.Ltd. Yamuna Tarang Complex, Shop No.30, Ground Floor, N.H. No-06, Murtizapur Road, Opp Radhakrishna Talkies, Akola - 444004. • Aligarh - Karvy Computershare Pvt.Ltd. 151 Floor, Kumar Plaza, Aligarh - 202001. • Allahabad - Karvy Computershare Pvt.Ltd. Rsa Towers, 2nd Floor, Above Sony TV Showroom, 57, S.P. Marg, Civil Lines, Allahabad - 211001. • Alwar - Karvy Computershare Pvt.Ltd. 101, Saurabh Tower, Opp. Uir. Near Bhagat Singh Circle, Road No.2, Alwar - 301001. • Amaravathi - Karvy Computershare Pvt.Ltd. Shop No. 21, 2nd Floor, Gulshan Tower, Near Bhanu Sheel Talkies, Jaistambh Square, Amaravathi - 444601. • Ambala - Karvy Computershare Pvt.Ltd. 6349, Nicholson Road, Adjacent Kos Hospital/Amalamba Cant. Ambala - 133001. • Amritsar - Karvy Computershare Pvt.Ltd. 72-A, Tajlors Road, Opp Aqa Heritage Club, Amritsar - 143001. • Anand - Karvy Computershare Pvt.Ltd. B-42 Vaibhav Commercial Centre, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. • Ananthapur - Karvy Computershare Pvt.Ltd. #151/49, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Antantapur - 515001. • Ankleshwar - Karvy Computershare Pvt.Ltd. L/2 Kerala Shopping Centre, Old National Highway, Ankleshwar, Ankleshwar - 393002. • Asansol - Karvy Computershare Pvt.Ltd. 11/47/1 G Road, Near Sonu Centre, Bhangra Pachil, Asansol - 713303. • Aurangabad - Karvy Computershare Pvt.Ltd. Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. • Balasore - Karvy Computershare Pvt.Ltd. M.S Das Street, Gopalganj, Balasore, Orissa, Balasore - 756001. • Bangalore - Karvy Computershare Pvt.Ltd. 59, Skanda puttanna Road, Basavanagudi, Bangalore - 560004. • Bankura - Karvy Computershare Pvt.Ltd. Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, Bankura - 722101. • Bareilly - Karvy Computershare Pvt.Ltd. 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rail Way Station, Bareilly - 243001. • Barhampore (Wb) - Karvy Computershare Pvt.Ltd. Thakar Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (Wb) - 742101. • Baroda - Karvy Computershare Pvt.Ltd. Sb-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road, Alkapuri, Baroda - 390007. • Begusarai - Karvy Computershare Pvt.Ltd. Near Hotel Diamond Surbhi Complex, O Township Gate, Kapasiya Chowk, Begusarai - 851117. • Belgaum - Karvy Computershare Pvt.Ltd. Cts No 3939/A2 A1, Above Raymonds Show Room | Beside Harsha Appliances, Club Road, Belgaum - 590001. • Bellary - Karvy Computershare Pvt.Ltd. No. 1, Khb Colony, Gandhi Nagar, Bellary - 583103. • Berhampur (Or) - Karvy Computershare Pvt.Ltd. Opp -Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) - 760001. • Bhagalpur - Karvy Computershare Pvt.Ltd. 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. • Bharuch - Karvy Computershare Pvt.Ltd. Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392001. • Bhavnagar - Karvy Computershare Pvt.Ltd. Krishna Darshan Complex, Parimal Chowk, Office No. 306-307, 3rd Floor, Above Jed Blue Show Room, Bhavnagar - 364002. • Bhillai - Karvy Computershare Pvt.Ltd. Shop No -1, Commercial Complex, Nehru Nagar - East, Bhillai - 490020. • Bhiwani - Karvy Computershare Pvt.Ltd. Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhiwani - 311001. • Bhopal - Karvy Computershare Pvt.Ltd. Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank, Bhopal - 462011. • Bhubaneswar - Karvy Computershare Pvt.Ltd. A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. • Bikaner - Karvy Computershare Pvt.Ltd. 70-71, 2nd Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334001. • Bilaspur - Karvy Computershare Pvt.Ltd. Shop No-201 & 202, 1st Floor, V.R Plaza, Link Road, Bilaspur, C.G. Bilaspur - 495001. • Bokaro - Karvy Computershare Pvt.Ltd. B-1, 1st Floor, Centre, Sector-4, Near Sonu Chandi Jewellers, Bokaro - 827004. • Burdwan - Karvy Computershare Pvt.Ltd. 63 G Road, Halder Complex 1st Floor, Burdwan - 713101. • Chandigarh - Karvy Computershare Pvt.Ltd. Sco 2423-2424, Sector 22 - First floor, Chandigarh - 160022. • Chandrapur - Karvy Computershare Pvt.Ltd. Raute Raghunathan Complex, Shop No-1, Office No-2, 1st Floor, Beside Azad Garden Main Road, Chandrapur - 442402. • Chennai - Karvy Computershare Pvt.Ltd. F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai - 600002. • Chinsura - Karvy Computershare Pvt.Ltd. J.C Ghosh Saranu Bhangga Gara, Chinsurah, Hooghly, Chinsurah - 712101. • Cochin - Karvy Computershare Pvt.Ltd. Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantic Junction, Ernakulam 682036. • Coimbatore - Karvy Computershare Pvt.Ltd. 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. • Cuttack - Karvy Computershare Pvt.Ltd. Po - Buxi Bazar, Cuttack, Opp Dariga Bazar Police Station, Dariga Bazar, Cuttack - 753001. • Davangere - Karvy Computershare Pvt.Ltd. D.No 376/2, 4th Main, 8th Cross, P.J Extension, Opp Byadgishettar School, Davangere - 577002. • Dehradun - Karvy Computershare Pvt.Ltd. Kaulgarh Road, Near Sirmour Margabove, Reliance Webworld, Dehradun - 248001. • Dewas - Karvy Computershare Pvt.Ltd. 27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency, Dewas - 455001. • Dhanbad - Karvy Computershare Pvt.Ltd. 208 New Market 2nd Floor, Bank More, Dhanbad - 826001. • Dhanwad - Karvy Computershare Pvt.Ltd. 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, PB Road, Dhanwad - 580001. • Dhule - Karvy Computershare Pvt.Ltd. Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoo Finance, Opp Bhavasar General Store, Dhule - 424001. • Durgapur - Karvy Computershare Pvt.Ltd. MWAV-16 BENGAL ANBUJA, 2ND FLOOR CITY CENTRE, 16 OF BURDWAN, Durgapur - 713216. • Erode - Karvy Computershare Pvt.Ltd. No. 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. • Faridabad - Karvy Computershare Pvt.Ltd. A-2B, 1st Floor, Nehru Groundrind, Faridabad - 121001. • Gandhidham - Karvy Computershare Pvt.Ltd. 204 2nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham - 382007. • Gandhinagar - Karvy Computershare Pvt.Ltd. Plot No - 945/2, Sector - 7/C, Opp Pathika, Gandhinagar - 382007. • Gaya - Karvy Computershare Pvt.Ltd. 1st Floor Lal Bhanwan, Tower Chowk, Near Kisan Cinema, Gaya - 823001. • Ghaziabad - Karvy Computershare Pvt.Ltd. 1st Floor, Lohia Nagar, Ghaziabad - 201001. • Gorakhpur - Karvy Computershare Pvt.Ltd. Above V.I.P. House/ajdant. A.D. Girls College, Bank Road, Gorakhpur - 273001. • Gulbarga - Karvy Computershare Pvt.Ltd. Cts No 2913 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga - 585105. • Guntur - Karvy Computershare Pvt.Ltd. D.No 6-10-27, Srini Jayam, Arundelpet, 10/1, Guntur - 522002. • Gurgaon - Karvy Computershare Pvt.Ltd. Shop No. 18, Ground Floor, Sector - 14, Opp. Akl Tower, Near Huda Office, Gurgaon - 122001. • Guwahati - Karvy Computershare Pvt.Ltd. 1st Floor, Baijantball Building, Near Bora Service Station, GS Road, Guwahati - 781007. • Gwalior - Karvy Computershare Pvt.Ltd. D.No 4-1-28/1, Chotti Baradari, Near Car Bazaar, Patiala - 147001. • Hardwar - Karvy Computershare Pvt.Ltd. 3rd Floor, Dalal Commercial Complex, Paljifond, Margao - 403601. • Meerut - Karvy Computershare Pvt.Ltd. 1st Floor, Medi Centre/opp K.C. Bank, Harpur Road Near Bachha Park, Meerut - 250002. • Melsana - Karvy Computershare Pvt.Ltd. UH/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Melsana - 384002. • Miradabad - Karvy Computershare Pvt.Ltd. Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Miradabad - 244001. • Mumbai - Karvy Computershare Pvt.Ltd. 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort - 400001. • Mumbai - Vile Parle - Karvy Computer Share Private Ltd - 104, Sangam Arcade, V.P. Road, Opp. Railway Station, Above Axis Bank ATM Vile Parle (West), Mumbai - 400 056. Telephone No: 022-26100967. Email ID: VileParle@mum@karvy.com • Muzaffarpur - Karvy Computershare Pvt.Ltd. 1st Floor, Uma Market, Thana Gumtimiti Jheel, Muzaffarpur - 842001. • Mysore - Karvy Computershare Pvt.Ltd. L-350, Silver Tower, Ashoka Road, Opp Clock Tower, Mysore - 570001. • Nadia - Karvy Computershare Pvt.Ltd. 104/105, Near Paras Cinema, City Point Nandak, Nadia - 387001. • Nagpur - Karvy Computershare Pvt.Ltd. Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Apartment, Opp Khandvelu Jewellers, Dharampeth, Nagpur - 440010. • Nanded - Karvy Computershare Pvt.Ltd. Shop No.4, Santakripa Market, G Road, Opp Bank of India, Nanded - 431601. • Nasik - Karvy Computershare Pvt.Ltd. 1-1, Suyojit Nandak, Sharanpur Road, Nasik - 422002. • Navsari - Karvy Computershare Pvt.Ltd. 1/1 Chinmay Building, Opp Sattapir Rd, Tower Rd, Navsari - 396445. • Nellore - Karvy Computershare Pvt.Ltd. 2nd Floor, Keizen Heights, Gandhi Nagar, Pogothala, Nellore - 524001. • New Delhi - Karvy Computershare Pvt.Ltd. 305 New Delhi House - 27 Barakhamba Road, - New Delhi - 110001. • Nizamabad - Karvy Computershare Pvt.Ltd. H.No 5-6-430, A Bove Bank Of Baroda First Floor, Beside Hdfc Bank, Hyderabad Road, Nizamabad - 503003. • Noida - Karvy Computershare Pvt.Ltd. 405, 4th Floor, Vishal Chamber, Plot No. 1, Sector-18, Noida - 201301. • Panipat - Karvy Computershare Pvt.Ltd. 1st Floor, Krishna Tower, Above Amertex G.T. Road, Panipat - 132103. • Panjini - Karvy Computershare Pvt.Ltd. C/oehlo Boreida Building, Room No.18, 19 & 20, 2da Vaiddya Road. • Patiala - Karvy Computershare Pvt.Ltd. Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala - 147001. • Patna - Karvy Computershare Pvt.Ltd. 3A, 3rd Floor Anand Tower, Exhibition Road, Opp City Bank, Patna - 800001. • Pondicherry - Karvy Computershare Pvt.Ltd. No.7, Thiayagaraja Street, Pondicherry - 605001. • Pune - Karvy Computershare Pvt.Ltd. Mozaic Bldg, CTS No. 1216/1, Final Plot No. 576/1 TP Scheme No. 1, F Road, Bhamburda, Shivaji Nagar, Pune - 411004. • Raipur - Karvy Computershare Pvt.Ltd. Shop No. 31, 3rd Floor, Millennium Plaza, Above Indian House, Behind Indian Coffee House, Raipur - 492001. • Rajahmundry - Karvy Computershare Pvt.Ltd. D.No.6-1-4, Rangachary Street, T.Nagar, Near Park Street, Rajahmundry - 533101. • Rajkot - Karvy Computershare Pvt.Ltd. 104, Siddhi Vinayak Com. Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot, Rajkot - 360001. • Ranchi - Karvy Computershare Pvt.Ltd. Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. • Ratlam - Karvy Computershare Pvt.Ltd. 1 Nagpal Bhanwan, Free Ganj Road, Do Batti, Near Norkia Care, Ratlam - 478001. • Rourkela - Karvy Computershare Pvt.Ltd. 1st Floor Sandhu Complex, Kachery Road, Uditnagar, Rourkela - 769012. • Salem - Karvy Computershare Pvt.Ltd. No.40, Brindavan Road, Fairlands, Near Perumal Koi, Salem - 636016. • Sambalpur - Karvy Computershare Pvt.Ltd. Ground Floor Mission, Infront of bazaar kolkata, Nayapara, Sambalpur - 750001. • Shillong - Karvy Computershare Pvt.Ltd. Annex Mani Bhawan, Lower Thana Road, Near R.K.M Lp School, Shillong - 793001. • Shimla - Karvy Computershare Pvt.Ltd. Triveni Building, By Pas Chowkhallini, Shimla - 171002. • Shimoga - Karvy Computershare Pvt.Ltd. Sri Mata Naika Complex, 1st Floor, Above Shimoga Diagnostics Centre, Lir Road, Durgigudi, Shimoga - 577201. • Silchar - Karvy Computershare Pvt.Ltd. N.N. Dutta Road, Chowchaka Complex, Premtala, Silchar - 788001. • Siliyuri - Karvy Computershare Pvt.Ltd. Nanak Complex, Sevoke Road, Siliyuri - 734001. • Solapur - Karvy Computershare Pvt.Ltd. Block No.06, Vaman Nagar, Opp DMart, Jule Solapur, Solapur - 413004. • Srikanth - Karvy Computershare Pvt.Ltd. D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikanth - 532001. • Surat - Karvy Computershare Pvt.Ltd. G-5 Empire State Building, Nr Udina Darwaja, Ring Road, Surat - 395004. • Tirupathi - Karvy Computershare Pvt.Ltd. H.No.10-13-425, 1st Floor, Tilak Road, Opp: Sridevi Complex, Tirupathi - 517501. • Trichur - Karvy Computershare Pvt.Ltd. 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H.O. Thrissur - 680001. • Trichy - Karvy Computershare Pvt.Ltd. 60, Sri Krishna Arcade, Thennur High Road, - Trichy - 620017. • Trivandrum - Karvy Computershare Pvt.Ltd. 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695001. • Tuticorin - Karvy Computershare Pvt.Ltd. 4-B, A34 - A37, Mangalam Maini Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin - 628003. • Udaipur - Karvy Computershare Pvt.Ltd. 201-202, Madhav Chambers, Opp G.P. Chetak Circle, Udaipur - 313001. • Ujjain - Karvy Computershare Pvt.Ltd. 101 Aashita Tower, 1/31 Dhanwanthi Marg, Freeganj, Ujjain - 456010. • Valsad - Karvy Computershare Pvt.Ltd. Shop No 2, Phiroza Corner, Opp Next Show Room, Tilhal Road, Valsad - 396001. • Vapi - Karvy Computershare Pvt.Ltd. Shop No-12, Ground Floor, Sheetal Apartment, Near K.P. Tower, Vapi - 396195. • Varanasi - Karvy Computershare Pvt.Ltd. D-64/132 1st Floor, Anant Complex, Signa, Varanasi - 221010. • Vellore - Karvy Computershare Pvt.Ltd. 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore - 632001. • Vijayawada - Karvy Computershare Pvt.Ltd. 39-10-7, Opp: Municipal Water Tank, Labbipet, Vijayawada - 520010. • Visakhapatnam - Karvy Computershare Pvt.Ltd. Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. • Warangal - Karvy Computershare Pvt.Ltd. 5-6-95, 1st Floor, Opp. B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001.

Application Form - DHFL Pramerica Tax Savings Fund

(An Open Ended Equity Linked Savings Scheme with a lock-in period of 3 years)

NFO Dates: October 19, 2015 to December 4, 2015

Scheme re-opens on December 14, 2015



This product is suitable for investors who are seeking*
 • Long-term capital appreciation.
 • To generate long-term capital appreciation by predominantly investing in equity & equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time. • Degree of risk - **MODERATELY HIGH**.
 *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Please read the instructions before filling up the Application Form. Tick (✓) whichever is applicable, strike out whichever is not required.

NOTE: IF YOU ARE A CITIZEN/TAX RESIDENT OF THE USA, PLEASE FILL ANNEXURE I (INDIVIDUALS).

ALL NON-INDIVIDUAL INVESTORS HAVE TO MANDATORILY FILL UBO DECLARATION FORM (ANNEXURE II).

Application No. _____

1. DISTRIBUTOR INFORMATION (Only empanelled Distributors / Brokers will be permitted to distribute Units of DHFL Pramerica Mutual Fund)

| | | | |
|-----|----------------|---|------|
| ARN | Sub broker ARN | Sub broker code (as allotted by ARN holder) | EUIN |
|-----|----------------|---|------|

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

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

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

3. EXISTING FOLIO NUMBER

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

4. SOLE / FIRST APPLICANT'S DETAILS

| | | | | | | | | | | | |
|--|-----------------|---|-------------|----------------|--|--|-------------|--|--|------|--|
| Name | Mr Ms M/s | | | | | | | | | | |
| Date of Birth (DOB) | D D M M Y Y Y Y | <input type="checkbox"/> Proof of DOB of Minor enclosed (please ✓) (Please refer instruction 4 (c)) | | | | | | | | | |
| PAN | KYC | <input type="checkbox"/> Proof attached | Nationality | Place of Birth | | | (Mandatory) | | | | |
| Are you a citizen/tax resident of any country other than India? <input type="checkbox"/> Yes <input type="checkbox"/> No (Default) if yes, please specify country/(ies) _____ (Please refer note at the top.) | | | | | | | | | | | |
| Guardian Name (if Sole/ First applicant is a Minor) | Mr Ms M/s | | | | | | | | | | |
| PAN | KYC | <input type="checkbox"/> Proof attached | Nationality | Place of Birth | | | (Mandatory) | | | | |
| Are you a citizen/tax resident of any country other than India? <input type="checkbox"/> Yes <input type="checkbox"/> No (Default) if yes, please specify country/(ies) _____ (Please refer note at the top.) | | | | | | | | | | | |
| Address [P. O. Box Address is not sufficient] (Mailing Address) | | | | | | | | | | | |
| | | | | | | | | | | City | |
| Pincode | (Mandatory) | State | Country | | | | | | | | |
| Phone (Off.) | Fax No. | | | Mobile No. | | | | | | | |
| Phone (Res) | Email ID | | | | | | | | | | |
| Overseas Address (Mandatory in case of NRI/ FII applicant, in addition to mailing address) | | | | | | | | | | | |
| | | | | | | | | | | | |
| State | Country | | | Zip Code | | | | | | | |
| Status of the First Applicant (Mandatory, please ✓) <input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI-Repatriation <input type="checkbox"/> NRI-Non Repatriation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> HUF <input type="checkbox"/> AOP <input type="checkbox"/> PIO <input type="checkbox"/> Company <input type="checkbox"/> FIs <input type="checkbox"/> Minor through guardian <input type="checkbox"/> Body Corporate <input type="checkbox"/> Society/Club <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Non Profit Organisation <input type="checkbox"/> Others _____ (please specify) | | | | | | | | | | | |
| Occupation of the Applicant (Mandatory, please ✓) <input type="checkbox"/> Service <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Student <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Business <input type="checkbox"/> Retired <input type="checkbox"/> Agriculture <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others _____ (please specify) | | | | | | | | | | | |
| Gross Annual Income (₹) (please ✓) <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1 - 5 Lacs <input type="checkbox"/> 5 - 10 Lacs <input type="checkbox"/> 10 - 25 Lacs <input type="checkbox"/> >25 Lacs - 1 Crore <input type="checkbox"/> >1 Crore OR Net Worth (₹) _____ | | | | | | | | | | | |
| Net-worth (Mandatory for Non-Individuals) ₹ _____ as on D D M M Y Y Y Y (Not older than 1 year) | | | | | | | | | | | |
| Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors) <input type="checkbox"/> I am PEP <input type="checkbox"/> I am Related to PEP <input type="checkbox"/> Not Applicable | | | | | | | | | | | |
| Non-Individual Investors involved/ providing any of the mentioned services <input type="checkbox"/> Foreign Exchange / Money Changer Services <input type="checkbox"/> Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Money Lending / Pawning <input type="checkbox"/> None of the above | | | | | | | | | | | |

5. MODE OF HOLDING

Single OR Anyone or Survivor OR Joint (Default option)

6. SECOND APPLICANT'S DETAILS

| | | | | | | | | | | | |
|--|-------|---|-------------|----------------|--|--|-------------|--|--|--|--|
| Name | Mr Ms | | | | | | | | | | |
| PAN | KYC | <input type="checkbox"/> Proof attached | Nationality | Place of Birth | | | (Mandatory) | | | | |
| Are you a citizen/tax resident of any country other than India? <input type="checkbox"/> Yes <input type="checkbox"/> No (Default) if yes, please specify country/(ies) _____ (Please refer note at the top.) | | | | | | | | | | | |
| Occupation of the Applicant (Mandatory, please ✓) <input type="checkbox"/> Service <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Student <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Business <input type="checkbox"/> Retired <input type="checkbox"/> Agriculture <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others _____ (please specify) | | | | | | | | | | | |
| Gross Annual Income (₹) (please ✓) <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1 - 5 Lacs <input type="checkbox"/> 5 - 10 Lacs <input type="checkbox"/> 10 - 25 Lacs <input type="checkbox"/> >25 Lacs - 1 Crore <input type="checkbox"/> >1 Crore OR Net Worth (₹) _____ | | | | | | | | | | | |
| Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors) <input type="checkbox"/> I am PEP <input type="checkbox"/> I am Related to PEP <input type="checkbox"/> Not Applicable | | | | | | | | | | | |

7. THIRD APPLICANT'S DETAILS

| | | | | | | | | | | | |
|--|-------|---|-------------|----------------|--|--|-------------|--|--|--|--|
| Name | Mr Ms | | | | | | | | | | |
| PAN | KYC | <input type="checkbox"/> Proof attached | Nationality | Place of Birth | | | (Mandatory) | | | | |
| Are you a citizen/tax resident of any country other than India? <input type="checkbox"/> Yes <input type="checkbox"/> No (Default) if yes, please specify country/(ies) _____ (Please refer note at the top.) | | | | | | | | | | | |
| Occupation of the Applicant (Mandatory, please ✓) <input type="checkbox"/> Service <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Student <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Business <input type="checkbox"/> Retired <input type="checkbox"/> Agriculture <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others _____ (please specify) | | | | | | | | | | | |
| Gross Annual Income (₹) (please ✓) <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1 - 5 Lacs <input type="checkbox"/> 5 - 10 Lacs <input type="checkbox"/> 10 - 25 Lacs <input type="checkbox"/> >25 Lacs - 1 Crore <input type="checkbox"/> >1 Crore OR Net Worth (₹) _____ | | | | | | | | | | | |
| Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors) <input type="checkbox"/> I am PEP <input type="checkbox"/> I am Related to PEP <input type="checkbox"/> Not Applicable | | | | | | | | | | | |



ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Application No. _____

| | | | | | | | | | | | |
|-------------------------------------|---------------------------------|--|--|---|---|---|---|---|---|---|---|
| An Application for scheme | DHFL Pramerica Tax Savings Fund | | | | | | | | | | |
| alongwith Cheque / DD No. / UTR No. | Dated | | | D | D | M | M | Y | Y | Y | Y |
| Drawn on (Bank) | Amount ₹ | | | | | | | | | | |

Signature, Stamp & Date

8. NAME OF POWER OF ATTORNEY (POA) HOLDER (if investment is being made by a Constituted Attorney)

| | | | | | | | | | | | | | | |
|-----|----|-----|---|-------------|----------------|--|--|--|--|-------------|--|--|--|--|
| Mr | Ms | | | | | | | | | | | | | |
| PAN | | KYC | <input type="checkbox"/> Proof attached | Nationality | Place of Birth | | | | | (Mandatory) | | | | |

Are you a citizen/tax resident of any country other than India? Yes No (Default) if yes, please specify country/(ies) (Please refer note.)

9. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory)

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

(Please attach copy of cancelled cheque)

10. INVESTMENT & PAYMENT DETAILS The name of the first/ sole applicant must be pre-printed on the cheque. (Investors applying under Direct Plan must mention "Direct" against the Scheme name.)

Scheme Name DHFL PRAMERICA TAX SAVINGS FUND **Plan** REGULAR DIRECT **Option** Growth* Dividend ***Default Option**

Dividend Facility Payout* Transfer to _____ **Scheme Name-option**

Payment Type [Please ✓] Non-Third Party Payment Third Party Payment (Please attach 'Third Party Payment Declaration Form')

| Amount of Cheque / DD / Payment Instrument / RTGS/ NEFT in figures (₹) | DD Charges, if any | Net Cheque/ DD Amount | Cheque / DD / Payment Instrument No. & Date | Drawn on Bank / Branch |
|--|--------------------|-----------------------|---|------------------------|
| | | | | |

SIP Investment (Please ✓ any one) Monthly Quarterly

SIP THROUGH AUTO DEBIT (ECS/Direct Debit/NACH) Please also fill and attach the SIP Auto Debit Facility Form OR

SIP THROUGH POST-DATED CHEQUE Second and subsequent Instalment cheque Details

Cheque Nos. From _____ To _____

Dated From DDMMYYYY To DDMMYYYY

Second and Subsequent Instalment Details: (All subsequent instalment amounts should be same as the first instalment.)

Instalment Amount ₹ _____

SIP Date (Please ✓) 1st 7th 10th 15th 25th All 5 dates

SIP Period (Please ✓): Till I/We instruct to discontinue the SIP No. of instalments _____

Please mention Enrolment Period: From MMYYYY To MMYYYY

11. DEMAT ACCOUNT DETAILS

| | | | | | | | |
|--|---------------------|---------------|--|---|--|---------------|--|
| National Securities Depository Limited | | | | Central Depository Services (India) Limited | | | |
| Depository Participant Name | | Mr / Ms / M/s | | Depository Participant Name | | Mr / Ms / M/s | |
| DP ID No. | Beneficiary A/C No. | Target ID No. | | | | | |

12. NOMINATION DETAILS (To be filled in by individuals singly or jointly. Mandatory only for Investors who opt to hold units in Non-Demat Form)

I/We do not wish to nominate OR I/We do hereby nominate the undermentioned Nominee(s) to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payment and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC/Mutual Fund/Trustees.

| Name and Address of the Nominess(s) | PAN | Date of Birth | Name & Address of Guardian (to be furnished in case the nominee is minor) | Signature of Guardian / Nominee | Proportion (%) by which the units will be shared by each nominee (% to aggregate to 100%) |
|-------------------------------------|-----|---------------|---|---------------------------------|---|
| Nominee 1 | | | | | |
| Nominee 2 | | | | | |
| Nominee 3 | | | | | |

13. DECLARATION AND SIGNATURES

I/We hereby confirm and declare as under:-

I/We have read and understood the contents of the Statement of Additional Information of DHFL Pramerica Mutual Fund and the scheme Information Document(s)/Key Information memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions. I/We, hereby apply to the Trustee of DHFL Pramerica Mutual Fund for allotment of units of the respective Scheme(s) of DHFL Pramerica Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/ We are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) is/are being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/DHFL Pramerica Mutual Fund. I/We hereby authorise the AMC/DHFL Pramerica Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree that DHFL Pramerica Mutual Fund can debit from my Folio Transaction charges as applicable. I/We agree to notify DHFL Pramerica Asset Managers Private Limited (erstwhile Pramerica Asset Managers Private Limited) immediately in the event the information in the self-certification changes.

For investors investing in Direct Plan: I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. Applicable to Micro Investors: I/We hereby declare that I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year. Applicable to NRIs: I/We confirm that I am/We are Non-Resident(s) of Indian Nationality / Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External/ Ordinary Account/FCNR Account(s).

FATCA Declaration: I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees (the Authorised Parties) or any Indian or foreign governmental or statutory or judicial authorities/ agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax/revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

Please ✓ if the EUIN space is left blank: I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

DHFL Pramerica Asset Managers Private Limited
(erstwhile Pramerica Asset Managers Private Limited)

Nirlon House, 2nd floor, Dr. Annie Besant Road, Worli, Mumbai - 400030
Tel. +91-22-61593000 Fax +91-22-61593100 www.dhflpramericamf.com
CIN : U74900MH2008FTC187029

GENERAL GUIDELINES

- Please read the Scheme Information Document/Key Information Memorandum of the Scheme carefully before investing.
- Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.
- Applications on behalf of minors should be made by natural guardian (i.e. father or mother) or legal guardian (court appointed) and signed by them. The name of the Guardian should be filled in the relevant space provided in the Application Form. No joint applicant/joint holder is permitted with the minor beneficiary.
- Please strike off sections that are not applicable.

INSTRUCTIONS

1. DISTRIBUTOR INFORMATION

- Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
- Please mention 'DIRECT' in case the application is not routed through any distributor.
- Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/relationship manager/sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIIN". EUIIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. **Quoting of EUIIN is mandatory in case of advisory transactions.**
- Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIIN of the Sales Person (if any) in the "EUIIN" column.
- Investors are requested to note that EUIIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP / Trigger STP / Dividend Transfer Plan and EUIIN is not applicable for transactions such as Installments under SIP/STP / SWP / STP Triggers, Dividend Reinvestments, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and installments under Dividend Transfer Plans.
- Investors are requested to note that EUIIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ARN-14/12-13 dated July 13, 2012.

2. TRANSACTION CHARGES

In terms of SEBI circular, Cir/IMD/DF/13/2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid transaction charges for purchase transactions:

- @ ₹ 100/- per subscription of ₹ 10,000/- and above in respect of existing unitholders; and
- @ ₹ 150/- for subscription of ₹ 10,000/- and above in respect of a first time investor in mutual funds.

In case of SIPs, the transaction charge if any, shall be applicable only if the total commitment through SIPs aggregates to ₹ 10,000/- and above and shall be recovered in 4 installments. The transaction charge shall be deducted from the subscription amount and paid to the distributor; and the balance shall be invested in the Scheme. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund.

There shall be no transaction charges on

- 'Direct' investments;
- subscription below ₹ 10,000/- and
- switch (including STP) and redemption (including SWP) transactions.

Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.

3. UNIT HOLDING OPTION (Demat / Non - Demat Mode)

- Investors can hold units in demat / non-demat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat account is not activated or not in active status, the units would be allotted in non-demat mode.
- Statement of Accounts would be sent to investors who are allotted units in non-demat mode.
- Units held in dematerialized form are freely transferable with effect from October 01, 2011, except units held in Equity link savings Scheme during the lock-in period.

4. (A) EXISTING INVESTORS OF DHFL PRAMERICA MUTUAL FUND (DHFL PMF)

If you are an existing investor please fill your existing folio number and fill section 10 & 13 only.

(B) APPLICANT'S INFORMATION

- Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Income Tax PAN card. Please note the following:
 - In case the applicant is a Non-Individual investor, the Contact Person's name should be stated in the space provided (Name of Guardian / Contact Person)
 - In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
 - In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/Beneficiary. There shall be no joint account with a minor unitholder.
 - If there is more than one applicant but the mode of holding is not specified, the same would be treated as Joint.
 - Please indicate the tax status of the sole/1 applicant at the time of investment. The abbreviations used in this section are:
NRI: Non-Resident Indian Individual, PIO : Person of Indian Origin, FI: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF : Hindu Undivided Family.
 - Please mention your Occupation by ticking the appropriate option.
- (C) In case of a minor, it is mandatory to submit photocopy of any one of the following towards proof of date of birth at the time of initial investment:
- Birth certificate of minor, or
 - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc, containing the minor's date of birth, or
 - Passport of minor
- (D) In case of minor applicants, Guardian in the Folio should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. In both the cases, it is mandatory to submit a document evidencing the relationship (in case of a natural guardian, if the same is not available as part of the documents submitted as per 4 (C) above) between the minor and the Guardian.
- (E) **KYC/PROOF OF IDENTITY AND ADDRESS DETAILS/ Additional Information for FATCA compliance (MANDATORY):**
Please furnish PAN, KYC, Additional details for FATCA compliance in this section for each applicant/unit holder, including the Guardian and/or Power Of Attorney (POA) holders as explained in (i) & (ii) below.

I. PAN

It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photo copy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

ii. Know Your Customer (KYC)

KYC compliance is compulsory for all irrespective of the amount of investment. Additionally, Non Individual applicants are required to fill & submit the Ultimate Beneficial Owner (UBO) Declaration Form (Annexure II) also.

iii. Micro Investment

With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP installments by an investor in a financial year i.e. April to March does not exceed ₹ 50,000/- it shall be exempt from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory. Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

iv. Additional Information for FATCA compliance

To comply with the requirements of Foreign Account Tax Compliance Act (FATCA), it is mandatory for all investors to provide additional information as explained below:

Please indicate whether you are a citizen/tax resident of any country other than India.

- Please select Yes if you are a tax resident of a country other than India and specify the name of the country (ies) in the space provided. Additionally, if you are a citizen/ tax resident of the USA, please fill & submit Individual Self Certification (Annexure I) and the W-9 Form.
- Please select No if you are only a tax resident of India.

All Non Individual applicants are required to fill & submit the Ultimate Beneficial Owner (UBO) Declaration Form (Annexure II).

Exception to UBO Declaration Form - This declaration is not needed for Companies that are listed on any recognized stock exchange or is a Subsidiary of such Listed Company or is a beneficial owner of such Companies.

5. CONTACT INFORMATION

- Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. (P.O. Box address is not sufficient).
- Please note that all communication i.e. Account statement, Annual Report, News Letters will be sent via e-mail, if the e-mail id of the investor is provided in the application form. The Account statement will be encrypted with a password before sending the same to the registered email id. Should the unitholder face any difficulty in accessing/opening the Account Statements/documents sent via email, the unitholder may call/write to the AMC/Registrar and ask for a physical copy.

6. BANK DETAILS

- Please furnish complete Bank Account Details of the Sole/First Applicant. This is a mandatory requirement and applications not carrying bank account details shall be rejected. Bank details provided in the application form will be considered as the default Bank Mandate for remitting redemption proceeds/dividend amount.
- Please provide your complete Core Banking Account Number, (if applicable), in your Bank Mandate in the Application Form. In case you are not aware of the Core Banking Account Number, kindly check the same with your bankers.
- Please attach a original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.
- DHFL Pramerica Mutual Fund will endeavour to remit the Redemption and Dividend proceeds through electronic mode, wherever sufficient bank account details of the unit holder are available.

7. INVESTMENT/PAYMENT DETAILS

Introduction of Direct Plan:-

The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") (hereinafter referred to as "Direct Plan") with effect from January 1, 2013 ("Effective Date").

- Direct Plan is only for investors who purchase/subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.
- Investors may please note that the Direct Plan under the Schemes is meant for investors who understand the capital market, mutual funds and the risks associated therewith. The risks associated with the investments in the Schemes vary depending upon the investment objective, asset allocation and investment strategy of the Schemes and the investments may not be suited for all categories of investors. The AMC believes that investors investing under the Direct Plan of the Schemes are aware of the investment objective, asset allocation, investment strategy, risks associated therewith and other features of the Schemes and has taken an informed investment decision. Please note that Scheme Information Document(s), Statement of Additional Information, Key Information Memorandum or any other advertisements and its contents are for information only and do not constitute any investment advice or solicitation or offer for sale of units of the Schemes from the AMC.
- All Options/Sub-Options offered under the Schemes (hereinafter referred as "Regular Plan") will also be available for subscription under the Direct Plan. Thus, from the Effective Date, there shall be 2 Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.
- Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name - Direct Plan" form for e.g. "DHFL Pramerica Tax Savings Fund Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

Please indicate the Option/Plan under which you wish to invest. Also indicate your choice of dividend payout or transfer. If any of the information is left blank, the default option will be applicable.

Payment may be made only by Cheque or Bank Draft or Electronic Fund Transfer. Cheque/Draft should be drawn in favour of the "Scheme name", e.g. "DHFL Pramerica Tax Savings Fund" and crossed "Account Payee only".

INSTRUCTIONS (contd.)

Please tick and fill in the appropriate section based on the Type of Investment i.e. LUMPSUM or SIP investment. Please fill an Auto Debit form in case of investment through SIP - Auto Debit Facility. Please note that third party payments shall not be accepted.

Third Party Payment¹ shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. 'Related person/s' means such persons as may be specified by the AMC from time to time.

Exceptions: The AMC/ Registrar of DHFL PMF will accept subscriptions to schemes of DHFL PMF accompanied by Third-Party Payment Instruments only in the following exceptional cases:

1. Payment by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment);
2. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
3. Custodian on behalf of an FII or a Client

The investors making an application under the above mentioned exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.

- Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
- Submit a separate, prescribed, 'Third Party Payment Declaration Form' from the beneficiary applicant/s (guardian in case of minor) and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at www.dhflpramerica.com)
- Submit a cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.

For identifying Third Party Payments, investors are required to comply with the requirements specified below:

- a. Payment by Cheque: An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made) and pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/signature of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

- (i) a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- (ii) a letter* (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

*In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

- b. Payment by Prefunded Instrument:

- (i) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.
- (ii) A pre-funded instrument issued against cash shall not be accepted, except in case of payment made by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/-. This also should be accompanied by a certificate from the banker giving name, address and PAN of the person who has procured the payment instrument.

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

- c. Payment by RTGS, NEFT, ECS, Bank transfer, etc:

A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is only indicative not exhaustive list and any other mode of payment as introduced from time to time will also be covered accordingly. In case the application for subscription does not comply with the above provisions, the AMC / Registrars retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

I. LUMPSUM INVESTMENT

If you are from a city where there is no designated Investor Service Centre of DHFL PMF, you may make a payment by a Demand Draft for the investment amount. Please enter the cheque or DD amount, DD Charges (if applicable) and the investment amount. The AMC shall bear the DD Charges incurred by an applicant as per demand draft charges prescribed by State Bank of India. The AMC shall, however, not refund any DD charges to the investor under any circumstances.

II. INVESTMENT UNDER SIP

- a. SIP frequency - Monthly or Quarterly. Please tick the appropriate option
- b. The following criteria should be met for an SIP investment as specified in the SID and any addenda issued there to:
 - Minimum amount per instalment
 - Minimum number of instalments
 - Aggregate investment via SIP

If the SIP period is not specified by the investor then the SIP enrolment will be deemed to be for perpetuity and processed accordingly. The SIP facility will be available on the following dates in a Month or Quarter as chosen by the investor: 1st, 7th, 10th, 15th and 25th of every Month or Quarter.

If any of the said dates happen to be a holiday / non-transaction day, then the SIP transaction will be processed on the next business day.

- c. SIP Mode - Auto Debit (ECS/Direct Debit/NACH) OR Post-Dated Cheques
- d. The first SIP instalment can be paid either through a Cheque, a Demand Draft (DD) / Pay Order (PO). In case of payment of first instalment through DD or PO, the Auto Debit Bank details mentioned by you must be attested by the banker in Section 5 of Auto Debit Facility form.
- e. For your second and subsequent SIP Instalments you may pay either through Auto Debit (ECS/Direct Debit/NACH) or by Post Dated Cheques. If you wish to opt for payments through Auto Debit, please indicate your preference for SIP through Auto Debit (ECS/Direct Debit/NACH) in the box provided for the purpose and fill in the attached AUTO DEBIT FACILITY FORM. If you wish to pay for your future SIPs through Post Dated Cheques (PDC), you should not fill in the AUTO DEBIT FACILITY FORM. Please mention the second and subsequent instalment cheque details in the space provided for the purpose.
- f. The first instalment cheque should be dated with the date of submission of the Application Form. Please note the following:
 - For SIPs through PDCs, the first SIP cheque needs to be from the same bank account as the PDCs for your future SIP Instalments.
 - The Second SIP Instalment has to be at least 20 days in case direct debit and 30 days in case of ECS after the date of the first SIP Instalment.
 - The first instalment cheque and the subsequent Instalments (either through PDCs or Auto Debit) should be for the same amount.
- g. Please note that the Cheque should be made favouring the scheme name. (For e.g. "DHFL Pramerica Tax Savings Fund").
- h. In case of SIP through Auto Debit, the Auto Debit Authorisation needs to be filled in and signed by the Bank Account holders in the same order and manner in which the Bank account is held by them.
- i. In case of any mismatch between the 'No. of instalment' and the 'SIP period', the SIP period will be considered as per the Auto Debit Facility Form.
- j. In case of any discrepancy between the NFO Application Form and the Auto Debit Facility Form, the SIP details provided in the latter will be considered for investment.

NRI investors

NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FIIs may purchase units only on a repatriation basis. They shall attach a copy of the cheque used for payment or a Foreign Inward Remittance Certificate (FIRC) or an Account Debit Certificate from the bankers along with the application form to enable the AMC to ascertain the repatriation status of the amount invested. The account type shall be clearly ticked as NRE or NRO or FCNR, to enable the AMC determine the repatriation status of the investment amount. The AMC and the Registrar may rely on the repatriation status of the investment purely based on the details provided in the application form.

Repatriation basis

- NRIs and PIOs may pay their subscription amounts by way of Indian Rupee drafts purchased abroad, cheques drawn on Non-Resident External (NRE) Accounts or Indian Rupee drafts payable at par at any of the centres where the AMC has a designated ISC and purchased out of funds held in NRE Accounts / FCNR Accounts. FIIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in Foreign Currency Accounts or Non Resident Rupee Accounts maintained with a designated branch of an authorised dealer with the approval of RBI.
- In case Indian Rupee drafts are purchased abroad or from FCNR/NRE accounts, an account debit certificate from the bank issuing the draft confirming the debit shall also be submitted with the application form. NRIs shall also be required to furnish such other documents as may be necessary and as requested by the AMC/Mutual Fund/Registrar, in connection with the investment in the schemes.

Non-Repatriation basis

NRIs and PIOs may pay their subscription amounts by cheques/demand drafts drawn out of Non-Resident Ordinary (NRO) accounts/ Non-Resident Special Rupee (NRSR) accounts and Non Resident Non-Repatriable (NRRN) accounts payable at the city where the application form is accepted.

8. NOMINATION DETAILS

You may nominate a maximum of 3 persons, to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio.

- The nomination may be made only by individuals applying for/holding units on their own behalf, singly or jointly.
- Non-individuals including society, trust, body corporate, partnership firm, Karta of HUF, holder of POA or a parent/guardian applying on behalf of a minor beneficiary cannot nominate.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. Nomination can also be in favour of the Central Government, State Government, and a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC/Mutual Fund against the legal heir.
- The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- In the event of the unit holders not indicating the percentage of allocation/share for each of the nominees, the AMC shall settle the claim equally amongst all the nominees
- It is recommended for the nominee/Guardian (in case the nominee is a minor) to provide the signature in the space provided.

In case you do not wish to nominate, kindly indicate by ticking in the space provided.

9. DECLARATION AND SIGNATURES

1. Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.
2. All signatures should be hand written in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in both cases must be attested by a Judicial Magistrate or a Notary Public.
3. If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected. The PoA should contain the signature of the investor (PoA Donor) and the PoA holder.
4. In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.
5. In case of application under POA or by a Non-Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for/ authorize the POA holder/authorized signatory to make application/ invest moneys on behalf of the investor

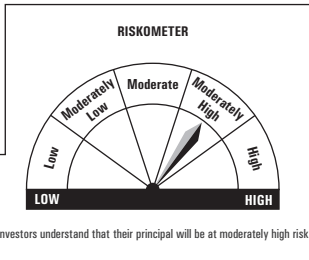
APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

DHFL Pramerica Tax Savings Fund

(An Open Ended Equity Linked Savings Scheme with a lock-in period of 3 years)

NFO Dates: October 19, 2015 to December 4, 2015

Scheme re-opens on December 14, 2015



This product is suitable for investors who are seeking*
 • Long-term capital appreciation.
 • To generate long-term capital appreciation by predominantly investing in equity & equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time. • Degree of risk - **MODERATELY HIGH**.
 *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Please refer the ASBA Instructions while filling up this form. Tick (✓) whichever is applicable.

Application No.

1. DISTRIBUTOR INFORMATION

FOR OFFICE USE ONLY

| Distributor Code | Sub Broker Code | Employee Code (E-UIN) | SCSB | SCSB IFSC | Syndicate Member Code |
|------------------|-----------------|-----------------------|-------------|---------------|-----------------------|
| ARN - | ARN - | | Name & Code | 11 digit code | Name and Code |

Please ✓ if the EUN space is left blank: I/We hereby confirm that the EUN 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.

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

2. TRANSACTION CHARGES (Please ✓ any one of the below)

I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS OR I AM AN EXISTING INVESTOR IN MUTUAL FUNDS

3. APPLICANTS INFORMATION (Name should be as available in Demat Account in case of Demat Account holders)

| | |
|--|------------------|
| Name of Sole / 1 st Applicant | Mr. / Ms. / M/s. |
| Name of 2 nd Applicant | Mr. / Ms. / M/s. |
| Name of 3 rd Applicant | Mr. / Ms. / M/s. |
| Name of Guardian/Contact Person | Mr. / Ms. / M/s. |

Category (Please ✓) Retail Individual Investor(s) Non-Institutional Investor(s)
 PAN No. Sole / 1st Applicant 2nd Applicant 3rd Applicant
 Mode of Operation in Demat Account (where there is more than one applicant): Single OR Anyone or Survivor OR Joint

4. DEPOSITORY ACCOUNT DETAILS

| | |
|-----------------------------|---|
| Depository Name (Please ✓) | <input type="checkbox"/> National Securities Depository Ltd. <input type="checkbox"/> Central Depository Services [India] Limited |
| Depository Participant Name | DP-ID |
| Beneficiary Account Number | |

5. INVESTMENT DETAILS (Please ✓ where applicable)

| | | | |
|--|-------------------|-------------------------------------|-------------------------|
| Scheme Name : DHFL PRAMERICA TAX SAVINGS FUND | (*Default Option) | # Dividend Transfer to Scheme _____ | Scheme Name _____ |
| Plan <input type="checkbox"/> DIRECT or <input type="checkbox"/> REGULAR | | Plan/Option _____ | Dividend Facility _____ |
| Option <input type="checkbox"/> Growth* or <input type="checkbox"/> Dividend | | | |
| Dividend Facility <input type="checkbox"/> Payout* or <input type="checkbox"/> Transfer #(please fill the Dividend Transfer section) | | | |

6. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

| | |
|--|--------------|
| Bank Account Number | Bank Name |
| Branch Name where account is held | |
| Total Amount to be blocked *(₹ In figures) | ₹ (in words) |

* Minimum ₹ 500/- and in multiples of ₹ 500/- thereafter

Attn.: NRI Investors : Payment should be made through their NRE/FCNR accounts.

7. UNDERTAKING BY ASBA INVESTOR

1) I/We hereby undertake that I/we am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time.
 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB/ ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/DHFL Pramerica Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of DHFL Pramerica Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the DHFL Pramerica Mutual Fund or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

Signature of the Applicant(s) _____ Date

| | | |
|----------------------------------|---------------------------|---------------------------|
| Sole / 1 st Applicant | 2 nd Applicant | 3 rd Applicant |
|----------------------------------|---------------------------|---------------------------|

Signature of Bank Account Holder(S) (to be signed as per holding pattern in the bank account)

| | | |
|---|--|--|
| ×× Sole/1 st Account Holder as in Bank Records | ×× 2 nd Account Holder as in Bank Records | ×× 3 rd Account Holder as in Bank Records |
|---|--|--|

All sections to be completed legibly in English in Black/Blue Coloured ink and in BLOCK letters.



ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Application No.

Scheme Name : DHFL PRAMERICA TAX SAVINGS FUND
 Received from Mr. / Ms. / M/s. _____ Plan REGULAR DIRECT Option Growth Dividend
 Address _____
 SCSB Account details :
 A/c No. _____ Bank Name _____ Branch Name _____
 Total Amount to be Blocked: _____
 ₹ (in figures) _____ ₹ (in words) _____

Date

Acknowledgement Stamp & Date

FATCA CONFIRMATION (FOR INDIVIDUALS ONLY)

(*If you are a citizen / tax resident of the USA,
please fill Annexure I and submit along with ASBA form)



Pramerica

MUTUAL FUND

| | | |
|---|---|-------|
| UNIT HOLDER INFORMATION: | | |
| Application Number / Folio Number | : | _____ |
| Name of Sole/1st Applicant | : | _____ |
| Are you a citizen/tax resident of any country other than India? | | |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| If yes, please specify country (ies)* | : | _____ |
| Name of 2nd Applicant | : | _____ |
| Are you a citizen/tax resident of any country other than India? | | |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| If yes, please specify country (ies)* | : | _____ |
| Name of 3rd Applicant | : | _____ |
| Are you a citizen/tax resident of any country other than India? | | |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| If yes, please specify country (ies)* | : | _____ |

I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/ modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me / us, including all changes, updates to such information as and when provided by me / us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

| | | |
|-----------------------------------|-----------------------------------|-----------------------------------|
| (Applicant 1) Name & Signature | (Applicant 2) Name & Signature | (Applicant 3) Name & Signature |
|-----------------------------------|-----------------------------------|-----------------------------------|

(To be signed as per the mode of holding)

Date

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

IMPORTANT INFORMATION & INSTRUCTIONS FOR ASBA MUTUAL FUND INVESTORS

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:

- Meaning of ASBA:** ASBA is an application for subscribing to a New Fund Offer Application FORM (NFO), containing an authorisation to block the application money in a bank account.
- Self Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSBs will be displayed by SEBI on its website at www.sebi.gov.in from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI's website. As on April 15, 2010, 27 Banks have been recognised as SCSBs. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSBs for availing this facility. Further it may be noted that from time to time new banks register themselves as SCSBs who become eligible to provide these services and also the existing SCSBs designate additional branches that also provide this facility. An updated list of all the registered SCSBs, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address <http://www.sebi.gov.in>. Further these details are also available on the websites of the Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>. Alternatively, investors may also contact the AMC, R&TA for information about the SCSBs or the ASBA process. These SCSBs are deemed to have entered into an agreement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. A SCSB shall identify its Designated Branches (DBs) at which an ASBA bidder shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the Issue, Stock Exchanges and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSBs maintained by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective websites. These details shall also be made available by the SCSB on its website: (i) Name and address of the SCSB (ii) Addresses of DBs and CB and other details such as telephone number, fax number and email ids. (iii) Name and contact details of a nodal officer at a senior level from the CB.
- Eligibility of Investors:** 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".
- 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.

- Obligations of the AMC:** AMC shall ensure that adequate arrangements are made by the R&TA for the NFO to obtain information about all ASBAs and to treat these applications similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009.

Investors are requested to check with their respective banks about the availability of the ASBA facility.

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 alongwith 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) DP ID (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.

ANNEXURE I
Individual Self-Certification under FATCA
 (INDIVIDUAL / NRI / HUF / ON BEHALF OF MINOR / PROPRIETORSHIP FIRM)

Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly.

| | Applicant 1 | Applicant 2 | Applicant 3 |
|---|-------------|-------------|-------------|
| Name | | | |
| PAN | | | |
| Country of Tax Residency | | | |
| Tax Reference Number | | | |
| Guardian Name (If Applicable) | | | |
| Guardian PAN | | | |
| Guardian Country of Tax Residency | | | |
| Guardian Tax Reference Number | | | |
| Power Of Attorney(POA) Name (If Applicable) | | | |
| POA PAN | | | |
| POA Country of Tax Residency | | | |
| POA Tax Reference Number | | | |

Declaration

- I declare that the information provided on this form is to the best of my knowledge and belief, accurate and complete.
- I agree to notify DHFL Pramerica Asset Managers Private Limited (erstwhile Pramerica Asset Managers Private Limited) immediately in the event the information in the self-certification changes.
- I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

| | | |
|-----------------------------------|-----------------------------------|-----------------------------------|
| (Applicant 1) Name & Signature | (Applicant 2) Name & Signature | (Applicant 3) Name & Signature |
|-----------------------------------|-----------------------------------|-----------------------------------|

(To be signed as per the mode of holding)

Date

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

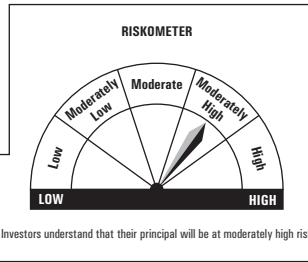
SIP AUTO DEBIT FACILITY REGISTRATION CUM MANDATE FORM

DHFL Pramerica Tax Savings Fund

(An Open Ended Equity Linked Savings Scheme with a lock-in period of 3 years)

NFO Dates: October 19, 2015 to December 4, 2015

Scheme re-opens on December 14, 2015



This product is suitable for investors who are seeking*
 • Long-term capital appreciation.
 • To generate long-term capital appreciation by predominantly investing in equity & equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time.
 • Degree of risk - **MODERATELY HIGH**.
 *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

1. DISTRIBUTOR INFORMATION

| ARN code | Sub broker ARN code | Sub broker code (as allotted by ARN holder) | Employee Unique Identification Number (EUN) |
|----------|---------------------|---|---|
| ARN - | ARN - | | |

Incase the Employee Unique Identification Number (EUN) box has been left blank please refer point 3 related to EUN.
 Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including services rendered by the distributor.

2. APPLICANT INFORMATION

Application No. / Existing Folio No. _____

Name of Sole / 1st Applicant _____

3. SIP DETAILS (First SIP cheque and subsequent via Auto Debit Facility in select cities only)

Scheme Name **DHFL PRAMERICA TAX SAVINGS FUND** Plan REGULAR DIRECT Option Growth* Dividend * Default Option

Dividend Facility Payout*

SIP Date for (Monthly / Quarterly) 1st 7th 10th 15th 25th All 5 Dates

SIP Frequency (Please ✓ any one) Monthly Quarterly

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

Instalment Amount (In figures) ₹ _____

DECLARATION & SIGNATURE: I/we hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/we would not hold the user institution responsible. I/we will also inform AMC about any changes in my/our bank account. I/we have read and agreed to the terms and conditions mentioned. I/we confirm that the ARN Holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for different competing Schemes of various Mutual Funds from amongst which the Scheme is recommended to me/us. For investors investing in Direct Plan: I/we hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. Applicable to Micro Investors (Delete if not applicable): I/we hereby declare that I/we do not have any existing Micro Investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year.

Please ✓ if the EUN space is left blank: I/we hereby confirm that the EUN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Authorisation to Bank: This is to inform that I/we have registered for ECS / NACH (Debit Clearing) / Direct Debit / Standing instructions facility and that my/our payment towards my/our investment in DHFL Pramerica Mutual Fund shall be made from my/our below mentioned bank account with your Bank. I/we authorize the representatives of DHFL Pramerica Mutual Fund carrying this mandate form to get it verified and executed. I/we authorize the bank to debit my account for any charges towards mandate verification, registration, transactions, returns, etc. as applicable.

| | | | |
|--|--|---|---|
| SIGNATURE (S) (Applicants must sign as per Common Application Form) | <input checked="" type="checkbox"/> Sole / 1 st Applicant/Guardian/Authorised Signatory/POA | <input checked="" type="checkbox"/> 2 nd Applicant/Guardian/Authorised Signatory/POA | <input checked="" type="checkbox"/> 3 rd Applicant/Guardian/Authorised Signatory/POA |
| | | | |
| | | | |

4. BANKER'S ATTESTATION (Mandatory, if your First SIP instalment is through a Demand Draft/Pay Order)

Certified that the signature of account holder and the Details of Bank account are correct as per our records

Signature of Authorised Official from Bank (Bank stamp and date)

Signature verification request (To be retained by the Customer's Bank)



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

UMRN _____ For office use _____ Date* D D M M Y Y Y Y

Sponsor Bank Code _____ For office use _____ Utility Code _____ For office use _____

CREATE MODIFY CANCEL
 I/we hereby authorize **DHFL PRAMERICA MUTUAL FUND** to debit (Please ✓) **SB / CA / CC / SB-NRE / SB-NRO / Other**
 Bank a/c number* _____

With Bank* _____ Name of customers bank _____ IFSC* _____ MICR* _____

an amount of Rupees* _____ SIP instalment amount in words _____ ₹ In Figures _____

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

Reference - 1 _____ Application no. / Folio number _____ Phone No _____

Reference - 2 _____ Email ID _____

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

PERIOD*
 From D D M M Y Y Y Y _____ X X Signature of first account holder X X Signature of second account holder X X Signature of third account holder
 To D D M M Y Y Y Y _____
 OR Until Cancelled _____ Name of first account holder* _____ Name of second account holder* _____ Name of third account holder* _____

• This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/ Corporate to debit my account.
 • I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity/ corporate or the bank where I have authorized the debit.

All sections to be completed legibly in English in Black/Blue Coloured ink and in BLOCK letters.

GENERAL GUIDELINES

- This form should be used only for Registration of SIP through Auto Debit (ECS/Direct Debit/NACH) facility.
- Applicants need to fill in this form together with the Application Form, for the purpose of availing the facility of Systematic Investments through Auto Debit (ECS/Direct Debit/NACH) facility.
 - Existing investors to provide cancelled cheque leaf only if the bank account details provided in Section 4 of the 'SIP Auto Debit Facility Registration cum Mandate Form' are different from the bank account details already registered in the folio for remitting redemption proceeds/dividend amount OR are different from the bank account from which auto debits are already happening for an SIP registered in the past.
- Please read the terms and conditions for SIP in Key Information Memorandum.
- Please furnish all information marked as 'MANDATORY' in the form. In the absence of any mandatory information, your application for investment would be rejected.
- Please refer the 'INSTRUCTIONS' below. This will help you fill in the necessary details in the form correctly and completely.
- SIGNATURES:** This form needs to be signed at three places marked X and XX. Please sign the forms as per instructions below.
 - X To be signed by Applicants for SIP investment in the same order in which the Common Application Form is signed.
 - XX To be signed by Bank Account Holders in the order in which the Bank Account is held and the manner in which their signatures appear in the Bank records.
- Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.

INSTRUCTIONS

1. Distributor Information

- Please mention "Direct" in case the application is not routed through any distributor.
- Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/relationship manager/sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIN". EUIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIN is mandatory in case of advisory transactions.
- Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIN of the Sales Person (if any) in the "EUIN" column.
- Investors are requested to note that EUIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP / Trigger STP / Dividend Transfer Plan and EUIN is not applicable for transactions such as Installments under SIP/ STP / SWP / STP Triggers, Dividend Reinvestments, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and installments under Dividend Transfer Plans.
- Investors are requested to note that EUIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

2. Applicant Information

- Please mention the NFO Application Form number / existing folio number and furnish the name of sole/ 1st applicant as it appears in the Application Form.

3. SIP Details

- Please furnish the following details with respect to your systematic investment:
- Scheme Details - Scheme Name, Scheme Plan and Option. (If the Scheme details indicated in the Auto Debit Facility form materially vary from the Scheme details indicated in the NFO Application Form, the Scheme details mentioned in the NFO Application Form would be considered).
 - SIP Frequency - Monthly or Quarterly. Please tick the appropriate option.
 - SIP Dates (Monthly/Quarterly) - 1st, 7th, 10th, 15th and 25th of every month or quarter. You also have a choice to have SIP installments on all 5 dates by ticking the appropriate box provided for all 5 dates.
 - SIP Instalment Requirement Monthly : 10 instalments of ₹ 500/- each and in multiples of ₹ 500/- thereafter. Quarterly: 5 instalments of ₹ 1,000/- each and in multiples of ₹ 500/- thereafter.
 - SIP Auto Debit Enrollment Period - Please mention the Auto Debit Enrollment commencement date and end date. In order to save you from the hassle of sending us renewal instructions each time your SIP expires, DHFL Pramerica offers you two ways to invest. If you know how long you wish to invest for, specify the From Date and To Date. Alternatively, you can choose the open option-where you specify only the From Date - and can discontinue your SIP by writing to us.

Please note if the SIP Dates, SIP Instalment Amount and the SIP Auto Debit Period indicated in the Auto Debit Registration Form materially vary from the SIP Dates, SIP Instalment Amount and the SIP Auto Debit Period indicated in the NFO Application Form, the details contained in the Auto Debit Registration Form would be considered for enrolment.

- Declaration and Signature:** This section needs to be signed by the applicants at the places marked "X" in the same order and manner in which they have signed the Application Form.

- Please provide either a cancelled cheque leaf (or copy thereof) of the bank account from which the Auto Debit is to be effected or the Banker's attestation (in Section 4 of the Auto Debit Registration Form in case the first SIP Instalment is through a DD or a Pay Order). This would help us cross-verify your bank details appearing in the cheque with the bank details furnished in this form and let you know of discrepancies, if any, for early corrective action.
- The SIP enrolment will be discontinued if (a) 3 consecutive SIP instalments in case of monthly & quarterly frequency are not honoured. b) the Bank Account (or standing instruction) is closed and request for change in bank account (for Standing Instruction) is not submitted at least 21 days before the next SIP Auto Debit instalment due date or if written request for cancellation is submitted by you at least 21 days before the due date.

4. Instructions to fill the Mandate Instruction Form:

- Date and the period of the mandate should be mentioned in DD/MM/YYYY format.
- UMRN, Sponsor Bank Code and Utility Code of the Service Provider will be mentioned by DHFL Pramerica Mutual Fund.
- Please furnish your Bank Account details from which the Auto Debit is to be effected. Please note that the sole/first applicant as mentioned in the "Applicant Information" section on this form need to be one of the a/c holders in the bank records registered for Auto Debit. If your bank is part of the Core Banking System (CBS), then the full CBS Account Number should be provided.
- Please indicate the Bank Account Type
- It is mandatory to furnish the Name of Bank and Branch, IFSC and MICR Code. In the absence of this information, your SIP Application would be rejected.
- Please mention the SIP Instalment amount in Words and Figures. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
- Please indicate Frequency & Debit Type
- Please mention your folio number or application number in the space provided for Reference 1 and the Scheme name in the space provided for Reference 2.
- For the convenience of our investors, the following fields have been pre-populated on the Mandate :
Action - 'Create'
Name of the Company - 'DHFL Pramerica Mutual Fund'
- The name(s) and signature(s) on the Mandate Instruction Form should be in the order in which the Bank Account is held and in the manner in which they appear in the Bank records. If the mode of operation of your bank account is joint, all bank account holders would need to sign at the places marked "xx" in the same order and manner in which their signatures appear on bank records.

TERMS AND CONDITIONS FOR AUTO DEBIT FACILITY

- SIP Auto Debit is available through ECS/Direct Debit Facility/ NACH. This Facility is offered to you using Reserve Bank of India's (RBI) Electronic Clearing Service (Debit Clearing Facility). By opting for this facility you agree to abide by the terms and conditions subject to which this facility is offered by RBI.
- ECS**
 The SIP ECS Facility is offered only to investors having Bank Accounts in select cities listed below:
 Agra • Ahmedabad • Allahabad • Amritsar • Anand • Asansol • Aurangabad • Bangalore • Bardhaman • Baroda • Belgaum • Bhavnagar • Bhubaneswar • Bhopal • Bhubaneswar • Bikaner • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Cuttack • Dargeling • Davangere • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gadag • Gangtok • Goa • Gorakhpur • Gulbarga • Guwahati • Gwalior • Haldia • Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamnagar • Jamshedpur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Kota • Lucknow • Ludhiana • Madurai • Mandya • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • Patna • Pondicherry • Pune • Raichur • Raipur • Rajkot • Ranchi • Salem • Shimla • Shimoga • Sholapur • Siliguri • Surat • Thirupur • Tirunelveli • Tirupati • Trichur • Trichy • Trivandrum • Tumkur • Udaipur • Udipi • Varanasi • Vijaywada • Vizag • Hasan • Imphal • Shillong
 The cities listed above may be modified/ removed at any time purely at the discretion of DHFL Pramerica Mutual Fund without assigning any reason or prior notice.
Applications for SIP ECS Facility would be accepted only if the Bank Branch in the locations listed above in point 2 participates in local MICR/ECS Clearing.
- Direct Debit**
 Applications for SIP Direct Debit would be accepted for the following banks where the Core Banking Account number is provided.
Direct Debit banks with Core Banking Account Number Length
 Bank of Baroda - 14 digits, Bank of India - 15 digits, Union Bank of India - 15 digits, IDBI Bank - 13 to 16 digits, IndusInd Bank - 13 to 16 digits, Kotak Mahindra Bank - 15 digits, Citibank - 10 digits, State Bank of India - 11 digits starting with 1, 2, 3, 5 and 6, Punjab National Bank - 16 digits, Axis Bank - 15 digits, United Bank of India - 13, State Bank of Patiala - 11, Corporation Bank - Not fixed but should accompany with copy of the bank passbook.
- In case your bank chooses to cross-verify the Auto Debit mandate with you as the Bank's customer, you would need to promptly act on the same. DHFL Pramerica Mutual Fund (DHFL PMF) and its Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank/branch or its refusal to register the SIP mandate or any charges that may be levied by your Bank/Branch on you.
- The instalment after the Common period should be dated after the date of declaration of first NAV. Any payments intended for the interim period will not be processed and will be treated void. While mentioning the SIP Auto Debit period (from) in this form, please consider the minimum gap requirement is at least of 21 days for ECS setup & of at least 15 days in case of Direct Debit and indicate the correct SIP Auto Debit commencement date. Please refer to point 3 in instructions.
- For cancellation of the Auto Debit (ECS/Direct Debit/NACH) Facility, you need to give a notice 21 days in advance to the AMC or its Registrars.
- You will not hold DHFL Pramerica Mutual Fund (DHFL PMF)/ DHFL Pramerica Asset Managers Private Limited (DHFL PAMPL) (erstwhile Pramerica Asset Managers Private Limited) / Trustees to the Fund, its Registrars and other service providers responsible if the transaction is not/incorrectly effected due to incomplete or incorrect instructions from the applicant. Besides, you will not hold either of the entities listed herein before responsible if the transaction is delayed or not effected or the applicant bank account is debited in advance or after the specific SIP date due to various clearing cycles of RBI's ECS/local holidays.
- DHFL PMF/DHFL PAMPL (erstwhile Pramerica Asset Managers Private Limited) reserves the right not to represent any mandate for Auto Debit facility, if the registration could not be effected in time for reasons beyond its/their control.
- DHFL PMF/DHFL PAMPL (erstwhile Pramerica Asset Managers Private Limited) / Trustees to the Fund, its Registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred / suffered by you as a result of use of this facility.
- As per the RBI circular DPSS (CO) EPPD No. 191/04.01.01/2009-2010, SIP- ECS instructions from January 01, 2010, has to be forwarded only with the Core Banking System (CBS) Account Numbers. In order to enable smooth processing of the debits from your bank account towards purchase of SIP units, we request you to mention the CBS account number, wherever applicable.

AUTO DEBIT FACILITY FORM- CHECKLIST

| | | | |
|---|---|---|--|
| ✓ | Applicant's Information | <input type="checkbox"/> Application Form No. | <input type="checkbox"/> Name of Sole/1 st Applicant |
| ✓ | Scheme Details | <input type="checkbox"/> Scheme | <input type="checkbox"/> Option <input type="checkbox"/> Dividend Facility <input type="checkbox"/> Dividend Frequency (if applicable) |
| ✓ | SIP Details | <input type="checkbox"/> SIP Instalment Amount | <input type="checkbox"/> Preferred SIP Date <input type="checkbox"/> SIP Auto Debit Period |
| ✓ | Bank Account Details | <input type="checkbox"/> Name of Sole/1 st Bank A/c Holder | <input type="checkbox"/> Bank A/c No. (CBS A/c, wherever applicable) |
| ✓ | MICR code | <input type="checkbox"/> Cancelled Cheque leaf/Copy of Cheque leaf is attached. | |
| ✓ | Banker's attestation in Section 5 where the payment for first instalment is through a Demand Draft or Pay Order. | | |
| ✓ | Third Party Declaration Form, in case of third party payment. | | |
| ✓ | Banker's certificate in case of first instalment through a Demand draft. | | |
| ✓ | All Bank Account Holders have signed the Form at the places marked "x" in the same order and manner in which their signatures appear on Bank Records. | | |