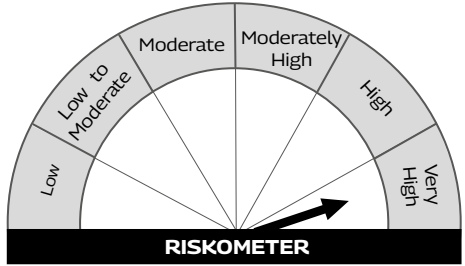


# Key Information Memorandum cum Application Form

## Mahindra Manulife Business Cycle Fund

An open ended equity scheme following business cycles based investing theme

This product is suitable for investors who are seeking*	Scheme Riskometer#
<ul style="list-style-type: none"> <li>● Long term capital appreciation;</li> <li>● Investment predominantly in equity and equity related instruments of business cycle based theme.</li> </ul>	 <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at very high risk</p>

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

#The product labelling /risk level assigned for the Scheme during the New Fund Offer is based on internal assessment of the Scheme's characteristics or model portfolio and the same may vary post New Fund Offer when the actual investments are made.

Offer of Units of Rs. 10/- each during the New Fund Offer and Continuous offer for Units at NAV based prices

**New Fund Offer Opens on:** August 21, 2023

**New Fund Offer Closes on:** September 4, 2023

**Scheme reopens for continuous sale and repurchase from:** September 13, 2023

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.mahindramanulife.com](http://www.mahindramanulife.com).**

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

**This KIM is dated July 25, 2023**

### Sponsors

Mahindra and Mahindra Financial Services Limited  
 Registered office:  
 Gateway Building, Apollo Bunder, Mumbai  
 Maharashtra - 400 001, India.

Manulife Investment Management (Singapore) Pte. Ltd.  
 Registered office:  
 8 Cross Street, #16-01, Manulife Tower,  
 Singapore 048424.

### Investment Manager

Mahindra Manulife Investment Management Private Limited  
 Registered office:  
 "A" Wing, 4<sup>th</sup> Floor, Mahindra Towers, Dr. G.M. Bhosale Marg,  
 P. K. Kurne Chowk, Worli, Mumbai 400018 India

### Trustee

Mahindra Manulife Trustee Private Limited  
 Registered office:  
 "A" Wing, 4<sup>th</sup> Floor, Mahindra Towers, 570 P B Marg,  
 P. K. Kurne Chowk, Worli, Mumbai 400018 India

### Mutual Fund

Mahindra Manulife Mutual Fund  
 Corporate Office :  
 Sadhana House, 1<sup>st</sup> Floor, 570 , P.B. Marg,  
 Worli, Mumbai - 400018, India

## Investment Objective

The Scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities with a focus on identifying and investing in business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the objective of the Scheme will be realized.

## Asset Allocation Pattern of the Scheme

The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:

Instruments	Indicative Allocation (% of assets)		Risk Profile
	Minimum	Maximum	High/Moderate/Low
Equity and Equity related instruments of companies selected based on the business cycle theme <sup>A*</sup>	80	100	Very High
Equity and Equity related instruments of companies other than above	0	20	Very High
Debt and Money Market Securities <sup>#</sup> (including TREPS (Tri-Party Repo) and Reverse Repo in Government Securities)	0	20	Low to Moderate
Units issued by REITs & InvITs	0	10	Very High

<sup>A</sup>Including derivative instruments to the extent of 50% of the equity component of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time under the Regulations and subject to guidelines issued by SEBI/RBI from time to time. The Scheme may utilize the entire available equity derivatives exposure limit as provided above, for hedging purpose. However, the equity derivatives exposure towards non-hedging purpose shall not exceed 20% of the net assets of the Scheme subject to maximum derivatives exposure as defined above (i.e. 50% of the equity component of the Scheme). The margin money deployed on derivative positions would be included in the Debt and Money Market Securities category.

<sup>\*</sup>The Scheme may invest in Foreign Securities (including units/securities issued by overseas mutual funds with similar investment objective or strategy / Foreign Securities having business cycle theme) up to 20% of the net assets of the Scheme in compliance with SEBI Circular(s) / guideline(s) pertaining to overseas investments by mutual funds/ ETFs, as amended from time to time. The Scheme intends to invest US\$ 5 million in Overseas securities within six months from the date of the closure of the New Fund Offer (NFO) of the Scheme. Thereafter, the Scheme shall invest in Foreign Securities as per the limits available to 'Ongoing Schemes' in terms of the SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 5, 2020. Further, SEBI vide its circular no. SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 3, 2021, clarified that the above specified limit would be considered as soft limit(s) for the purpose of reporting only by mutual funds on monthly basis in the format prescribed by SEBI.

<sup>#</sup>Money Market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

Cash and cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide its letter dated November 3, 2021 issued to AMFI, has clarified that for the purpose of the SEBI circular dated August 18, 2010, cash equivalent shall consist of-

- Government Securities;
- T-Bills; and
- Repo on Government Securities.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations.

Subject to the Regulations and applicable regulatory guidelines as may be issued from time to time, the Scheme may also engage in securities lending not exceeding 20% of the net assets of the Scheme.

Further, the Scheme shall not deploy more than 5% of the Scheme's net assets in securities lending through a single intermediary. These limits shall be applicable at the time of participating in the securities lending by the Scheme.

Illustration -Total Net Assets of the Scheme A on June 1 - Rs. 30,00,000; On June 2, the Scheme A wishes to lend securities worth Rs. 3,00,000. The Scheme A may participate in the securities lending by placing orders through any 2 or more intermediaries / brokers where the maximum order value with a single intermediary/broker shall not exceed Rs. 1,50,000 (i.e. 5% of the net assets of the Scheme A as on June 1).

The Scheme shall not invest in securitised debt, debt instruments having structured obligations / credit enhancements, debt instruments having special features in terms of the SEBI Circular ref. no. SEBI/HO/IMD/DF4/CIR/P/2021/032 dated March

10, 2021, unrated debt instruments, credit default swaps and repos in Corporate Bonds. The Scheme shall not engage into short selling.

Pursuant to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021, the cumulative gross exposure through equity, debt, derivative positions, repo transactions in government securities, units issued by REITs & InvITs, Foreign Securities and such other securities/assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the scheme.

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007 and September 20, 2019, as may be amended from time to time.

Pursuant to SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016, the Scheme may deploy NFO proceeds in Triparty Repo on Government securities or treasury bills (TREPS) before the closure of NFO period. However, the AMC shall not charge any investment management and advisory fees on funds deployed in TREPS during the NFO period.

All the investments by the Mutual Fund under the scheme shall be guided by investment restrictions as specified in SEBI (Mutual Funds) Regulations, 1996 from time to time.

### Rebalancing due to Short Term Defensive Consideration

Due to market conditions, the AMC may deviate the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

### Rebalancing due to Passive Breaches

Further, as per SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in SEBI circular dated March 30, 2022

## Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.

### Scheme specific Risk Factors are summarized below:

Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. The Scheme carries risks associated with investing in equity, fixed income securities, securities lending, derivatives and risks associated with investments in companies that represent the business cycle theme. The Scheme also carries performance risk and risk associate with investment in Foreign Securities. The Scheme also carries risks associated with investments in the units of Real Estate Investment Trust (REIT), Infrastructure Investment Trust (InvIT) and Tri-party Repo (TREPS) through CCIL. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Investment in fixed income securities are subject to risks including but not limited to interest rate risk, re-investment risk, basis risk, spread risk, liquidity risk, credit risk, duration risk. The scheme also carries risks associated with segregated portfolio and 'right to limit redemptions'.

### Risk Mitigation factors /Risk Control

Risk is an inherent part of the investment function. Effective Risk Management is critical to Fund Management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of the Regulations.

The AMC has incorporated adequate safeguards to manage risk in the portfolio construction and management process. The risk control process involves identifying & measuring the risk through various Risk Measurement Tools. Further, the AMC has implemented a robust Front Office System (FOS) for managing risk related to investment restrictions. The system has inbuilt feature which enables the Fund Manager to envisage investment risk.

The AMC has experienced and competent investment professionals to determine a curated investment universe to carefully select high quality businesses. The fund manager may also consider hedging the portfolios from uncertain outcomes resulting from predictable events.

The AMC uses various Investment Risk management tools which enables the fund management and risk management teams to identify, measure and monitor investment risk from quantitative and qualitative perspective.

## Risk Mitigation Measures by AMC

Some of the risks and the corresponding risk mitigating strategies are listed below:

Nature of Risk	Risk mitigation measures
<b>Volatility Risk</b>	The permissible asset allocation is flexible enough to mitigate volatility along with maintaining required liquidity. Further, ex-ante investment risk measures and scenario analysis assist in envisaging potential volatility risks. Such risk could be mitigated through hedging.
<b>Concentration Risk and Sector Specific Risks</b>	The Scheme's portfolio shall comprise mainly of sectors at favourable stages of business cycle. Within its investment universe, the Scheme aims to maintain a well-diversified equity portfolio. This shall aid in managing concentration risk and sector specific risks. Rigorous analyses conducted by a well experienced and professional investment team shall aim to create a filtered investment universe of high-quality businesses.
<b>Liquidity Risk</b>	Liquidity risk shall be monitored both on asset and liability side independently as well as in conjunction with each other. The portfolio liquidity shall also be tested for stressed scenarios on timely basis.
<b>Credit Risk</b>	Investment universe shall be carefully defined to include issuers with high credit quality; critical evaluation of credit profile of issuers shall be conducted on an ongoing basis.
<b>Interest Rate Risk</b>	Interest rate risk shall be managed through active duration management strategy. The portfolio structure with respect to existing interest rate scenario shall be evaluated on an ongoing basis.

## Investment Strategy

The Scheme aims to generate capital appreciation by investing predominantly in equity and equity-related securities with a focus on investing in companies and sectors to participate in the business cycles through active portfolio allocation. The portfolio management would involve active allocation between sectors and stocks based on the stages of business cycles in the economy as business growth for various sectors have a lead or a lag effect vis a vis economy. The Scheme may also invest some portion of the investible funds in equity and equity related securities of companies other than in the companies selected based on the business cycle theme.

Business cycles in an economy are typically characterized by the fluctuations in economic activity measured by real GDP growth and other macroeconomic variables. A business cycle is basically defined in terms of periods of expansion and contraction. During expansion, an economy experiences an increase in economic activity as evidenced by real GDP growth, industrial production, employment, personal income etc. whereas during contraction, the pace of economic activity slows down.

The Fund Manager will consider various parameters to decide on the expansion or contraction phase(s) including (i) Macro Economy (Global economic growth, Monetary policy stance, Liquidity, geopolitics); (ii) Domestic Economy (Economic growth outlook, monetary and fiscal policy, credit cycle, rural and urban economy); (iii) Government Policy Reforms (Production Linked incentives, digitization, tax boost, Goods & Services Tax implementation, etc.); (iv) Private Consumption & Capex (demand for goods, services, housing, capex demand, etc.). The Scheme would follow the top-down approach of portfolio construction to identify the stage of business cycle, through domestic and global risk appetite and liquidity analytics, to arrive at a risk on/risk off assessment for sectors.

The Scheme portfolio is therefore likely to be focused on few selected sectors which are likely to do well in a particular business cycle. Subsequently, for identifying companies within those sectors, the portfolio construction will be based on bottom-up stock picking using the internal investment framework which will primarily be focused on four key criteria i.e. Growth, Cash, Management and Valuation (GCMV) among others. The said criteria will be guided by a combination of one or more factors like (a) growth outlook for the business, (b) quality of balance sheet and cashflows strength, (c) stability of business model across economic cycles; (d) business moat in terms of brand power or technological edge or any competitive advantage, (e) management track record, (f) reasonable valuations vis a vis growth.

While sector allocation will largely consider the stages of the business cycles, the Scheme will aim at being reasonably diversified across various sectors/sub sectors and across market capitalization. The Fund Manager will also aim to identify growth themes that are relatively agnostic to the business cycle and stocks that are relatively better positioned within the specific sectors identified in a particular business cycle. For example, during period of expansion, the Scheme would aim to predominantly invest in stocks of companies in the cyclical sectors as they tend to outperform the broader market during expansionary phase. Similarly, during period of contraction the Scheme would look to invest in defensive sectors stocks or sectors that are less sensitive to changes in overall economic activity.

The Scheme may also invest a part of its corpus through permissible foreign securities including ADRs, GDRs, overseas equity, mutual funds and such other instruments as may be allowed under the Regulations from time to time.

The Scheme may also invest a certain portion of its corpus in debt and money market securities. Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook.

The Scheme may also invest in the units of REITs and InvITs for diversification, subject to conditions prescribed by SEBI from time to time.

## Derivatives Strategy

The Scheme may invest in various derivative instruments which are permissible under the applicable regulations. Derivatives will be used for the purpose of hedging, and portfolio balancing or such other purpose as may be permitted under the regulations and Guidelines from time to time. Such investments shall be subject to the investment objective and strategy of the Scheme and the internal limits if any, as laid down from time to time. These include but are not limited to futures (both stock and index) and options (stock and index). Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument such as interest rates, exchange rates, commodities and equities.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

Please refer SID for detailed investment strategy.

## Plans & Options

The Scheme offers two plans viz. Regular Plan and Direct Plan with a common portfolio and separate NAVs.

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.

Each Plan offers two Options, viz., (i) Growth Option; and (ii) Income Distribution cum Capital Withdrawal Option / IDCW Option.

Income Distribution cum Capital Withdrawal Option / IDCW Option has (i) Payout of Income Distribution cum Capital Withdrawal / IDCW Payout; and (ii) Reinvestment of Income Distribution cum Capital Withdrawal / IDCW Reinvestment facility.

In case of aforementioned IDCW option/sub-option(s)/facilities, the amounts can be distributed out of investors' capital (Equalization Reserve), which is part of sale price that represents realized gains.

The Investors should indicate the plan / option for which Subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid application received without any choice of option/ facility, the following default plan / option will be considered:

### Default Plan

Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form. However, if distributor code is mentioned in application form, but "Direct Plan" is mentioned against the Scheme name, the distributor code will be ignored and the application will be processed under "Direct Plan". Further, 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.

The below table summarizes the procedures which would be adopted by the AMC for applicability of Direct Plan / Regular Plan, while processing application form/ transaction request under different scenarios:

Sr. No	AMFI Registration Number (ARN) Code mentioned in the application form / transaction request	Plan as selected in the application form / transaction request	Transaction shall be processed and Units shall be allotted under
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 endeavour to contact the investor/distributor 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.

**Default Option** - Growth

**Default facility under Income Distribution cum Capital Withdrawal Option / IDCW Option** - Reinvestment of Income Distribution cum Capital Withdrawal / IDCW Reinvestment

## Applicable NAV

### Subscriptions/Purchases including Switch - ins of any amount

- In respect of valid applications received upto 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application / switch-in request, are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time - the closing NAV of the day on which application is received shall be applicable.
- In respect of valid applications received after 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application / switch-in request, are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.
- Irrespective of the time of receipt of applications at the Official Point(s) of Acceptance, where the funds for the entire amount of subscription/purchase as per the application / switch-in request, are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

For determining the applicability of NAV for allotment of units in respect of Subscriptions/Purchases including Switch -ins to the Scheme the following shall be ensured:

- Subscription/Purchase application/switch-in request is received before the applicable cut-off time
- 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 Scheme
- In case of 'switch' transactions from one scheme to another, the switch-out will be processed on the date of receipt of transaction, if received before cut-off time and corresponding Switch-In transaction will be processed based on the pay out / settlement date of the respective Switch-Out Scheme

Further, it may be noted that:

- Where funds are transferred/received first and application is submitted thereafter, the date and time of receipt of the application shall be considered for NAV applicability
- In case of investments through systematic investment routes such as Systematic Investment Plans, Systematic Transfer Plans, etc, the units will be allotted as per the closing NAV of the day on which the funds are available for utilisation by the Scheme irrespective of amount and installment date of the systematic transactions.

### Redemptions including Switch-Outs:

- In respect of valid applications received upto 3 p.m. on a business day by the Mutual Fund - the closing NAV of the day of receipt of application, shall be applicable.
- 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.

The above mentioned cut off timing shall be applicable to transactions through the online trading platform. The Date of Acceptance will be reckoned as per the date & time; the transaction is entered in stock exchange's infrastructure for which a system generated confirmation slip will be issued to the unitholder.

## Minimum Application and Redemption Amount / Number of Units

Purchase	Additional Purchase	Redemption
Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 100 units or account balance, whichever is lower

**Note:** The requirements w.r.t minimum application amount and minimum redemption amount will not be applicable for investment(s) made in the Scheme, pursuant to the SEBI circular ref no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 on 'Alignment of interest of Key Employees ('Designated Employees') of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes'.

## Despatch of Repurchase (Redemption) Request

Within 3 working days of receipt of the redemption request at the Official Points of Acceptance of Mahindra Manulife Mutual Fund

## Benchmark Index

NIFTY 500 TRI (First Tier Benchmark)

## Income Distribution cum Capital Withdrawal (IDCW) Policy

Under the Income Distribution cum Capital Withdrawal/IDCW option, the Trustee will have discretion to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unitholder as to the rate of IDCW nor that will the IDCW be paid regularly.

## Name of the Fund Manager & Tenure of managing the Scheme

**Mr. Krishna Sanghavi, Mr. Renjith Sivaram Radhakrishnan and Mr. Kush Sonigara (Dedicated Fund Manager for Overseas Investments).**

Tenure: The Scheme is a new scheme and hence the same is not applicable.

## Name of the Trustee Company

Mahindra Manulife Trustee Private Limited

## Performance of the Scheme

This Scheme is a new scheme and does not have any performance track record.

## Additional Scheme related disclosures

### Portfolio Disclosures:

- Top 10 Holdings of the Scheme: Not Applicable
- Sector wise Portfolio Holdings of the Scheme: Not Applicable
- Portfolio Turnover Ratio of the Scheme: Not Applicable

Note: This Scheme is a new scheme and hence does not have the above mentioned details.

For latest monthly portfolio holdings of the Scheme, investors are requested to visit [www.mahindramanulife.com/downloads](http://www.mahindramanulife.com/downloads)

## Expenses of the Scheme

### (i) Load Structure

Entry Load: Not Applicable

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. The upfront commission on investment<sup>1</sup> made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Exit Load: -

- An Exit Load of 1% is payable if Units are redeemed / switched-out upto 3 months from the date of allotment;
- Nil if Units are redeemed / switched-out after 3 months from the date of allotment..

### (ii) Recurring Expenses

The AMC has estimated that upto 2.25% of daily net assets of the Scheme will be charged to the Scheme as expenses for the first 500 crores of the daily net assets of the Scheme. For the actual current expenses being charged, the Investor should refer to the website of the Fund/AMC.

The total expenses of the Scheme including Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) shall not exceed the limits stated in Regulation 52(6) of SEBI (MF) Regulations. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its Associate, Sponsors, Trustee or any other entity through any route. However, expenses that are very small in value but high in volume<sup>A</sup> (A list of such miscellaneous expenses is provided by AMFI in consultation with SEBI) may be paid out of AMC's books at actuals or not exceeding 2 bps of the Scheme's AUM, whichever is lower.

All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan. The TER of the Direct Plan will be lower to the extent of the distribution expenses, commission, etc. charged to the Regular Plan and no commission for distribution of Units will be paid/ charged under Direct Plan

The trusteeship fees shall be subject to a maximum of 0.01% per annum of the daily Net Assets of the schemes of the Mutual Fund. Such fee shall be paid to the Trustee Company at monthly frequency. The Trustee Company may charge further expenses as permitted from time to time under the Trust Deed and SEBI (MF) Regulations.

GST on expenses other than the investment management and advisory fees, if any, shall be charged to the Scheme within the maximum limit of total expense ratio

as prescribed under regulation 52 of the SEBI (MF) Regulations. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI (MF) Regulations.

In terms of SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives.

The total expenses of the Scheme including the investment management and advisory fee shall not exceed the limits stated in Regulation 52(6) which are as follows:

- (i) On the first Rs.500 crores of the daily net assets - 2.25%;
- (ii) On the next Rs.250 crores of the daily net assets - 2.00%;
- (iii) On the next Rs. 1,250 crores of the daily net assets - 1.75%;
- (iv) On the next Rs. 3,000 crores of the daily net assets - 1.60%;
- (v) On the next Rs. 5,000 crores of the daily net assets - 1.50%;
- (vi) On the next Rs. 40,000 crores of the daily net assets - TER reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof.
- (vii) On balance of the assets - 1.05%

In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the Scheme as per regulation 52 (6A), namely-

- (a) Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions.
- (b) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from retail investors of such cities as specified by SEBI/AMFI from time to time are at least -
  - (i) 30 per cent of gross new inflows from retail investors in the Scheme, or;
  - (ii) 15 per cent of the average assets under management (year to date) of the Scheme, whichever is higher:

Provided that if inflows from such retail investors of cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the Scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from retail investors of such cities.

Provided further that amount incurred as expense on account of inflows from retail investors of such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;

For the purpose of this clause - inflows of amount upto Rs. 2 Lacs per transaction, by individual investors shall be considered as inflow from "retail investor".

Note: In line with AMFI communication no.35P/MEM-COR/85-a/2022-23 dated March 2, 2023 and SEBI letter no. SEBI/HO/IMD/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023, the B-30 incentive structure is kept in abeyance from March 1, 2023, till appropriate re-instatement of incentive structure by SEBI with necessary safeguards.

- (c) Additional expenses, incurred towards different heads mentioned under regulations 52(2) and 52(4), not exceeding 0.05 per cent of daily net assets of the scheme. However, such additional expenses will not be charged if exit load is not levied/ not applicable to the Scheme.

Further, GST on investment management and advisory fees shall be charged to the Scheme, in addition to the above expenses, as prescribed under the SEBI (MF) Regulations.

The total expense ratios (TER) of the schemes of the Fund are available in downloadable spreadsheet format on the AMC website and AMFI website. Any change in the current expense ratios will be updated at least three working days prior to the effective date of the change. For the total expense ratio details of the Scheme, investors may visit <http://www.mahindramanulife.com/downloads#MANDATORY-DISCLOSURES> available on the website of the AMC viz., [www.mahindramanulife.com](http://www.mahindramanulife.com) and AMFI's website viz., [www.amfindia.com](http://www.amfindia.com).

Further, any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52 (6A) (b) and 52 (6A) (c) of SEBI (Mutual Funds) Regulations, 1996 and Goods & Services Tax on investment and advisory fees) in comparison to previous base TER charged to the Scheme/ Plan shall be communicated to investors of the Scheme/ Plan through notice via email or SMS and will be uploaded on the website <http://www.mahindramanulife.com/downloads#MANDATORY-DISCLOSURES> at least three working days prior to effective date of such change. Provided that any increase or decrease in TER of the Scheme/Plan due to change in AUM and any decrease in TER in the Scheme/Plan due to various other regulatory requirements would not require issuance of any prior notice/communication to the investors.

Please refer SID for detailed Annual Scheme Recurring expenses.

## Transaction Charges

In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, the AMC/ Fund shall deduct a Transaction Charge on per purchase /subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor.

**However, investors are requested to note that, no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme.**

## Waiver of Load for Direct Applications

Not Applicable

## Tax treatment for the Investors (Unitholders)

Investors are advised to refer to the paragraph on 'Taxation' in the Statement of Additional Information and also independently refer to their tax advisor

## Daily Net Asset Value (NAV) Publication

The AMC will calculate and disclose the first NAV of the Scheme within 5 business days from the date of allotment. Subsequently, the AMC will calculate and disclose the NAVs on all the Business Days. The AMC shall update the NAVs on its website ([www.mahindramanulife.com](http://www.mahindramanulife.com)) and of the Association of Mutual Funds in India - AMFI ([www.amfindia.com](http://www.amfindia.com)) before 11.00 p.m. on every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. Unitholders may also avail a facility of receiving latest NAVs through SMS on their registered mobile numbers, by submitting a specific request in this regard to the AMC / Registrar & Transfer Agent.

## For Investors Grievances please contact

### Mahindra Manulife Mutual Fund:

Ms. Pooja Deherkar

### Mahindra Manulife Investment Management Private Limited

1st Floor, Sadhana House, Behind Mahindra Towers,

570, PB Marg, Worli, Mumbai- 400 018;

Phone no. - 022 - 66327900

Toll Free No. - 1800-419-6244

Email id - [mfinvestors@mahindra.com](mailto:mfinvestors@mahindra.com)

### Registrar:

### Computer Age Management Services Limited

'C' Block, 2nd floor, Hanudev Info Park P Ltd, Sf No 558/2,Udayampalayam Road, Nava India, Coimbatore-641028

## Unitholders' Information

### Account Statements:

On acceptance of the application for subscription, an allotment confirmation/ account statement specifying the number of units allotted by way of e-mail and/or SMS within 5 business days from the date of receipt of transaction request will be sent to the Unitholders registered e-mail address and/or mobile number.

Where investors / Unitholders, have provided an email address, an account statement reflecting the units allotted to the Unitholder shall be sent by email on their registered email address.

In cases where the email does not reach the Unitholder/ investor, the Fund / its Registrar & Transfer Agents will not be responsible, but the Unitholder/ investor can request for fresh statement/confirmation. The Unitholder/ investor shall from time to time intimate the Fund / its Registrar & Transfer Agents about any changes in his e-mail address.

The Unitholder may request for a physical account statement by writing / calling the AMC / ISC / RTA. The AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.

### Consolidated Account Statement (CAS):

Consolidated account statement for each calendar month shall be issued, on or before fifteenth day of succeeding month, detailing all the transactions and holding at the end of the month including the total purchase value / cost of investment in each scheme and transaction charges (if any) paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month.

Pursuant to SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016 read with SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016,

following additional disclosure(s) shall be provided in CAS issued for the half year (ended September / March):

- a. The amount of actual commission paid by the AMCs /Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF Scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by the AMC / MFs to the distributors. Further, the commission disclosed in CAS shall be gross commission and shall not exclude costs incurred by distributors such as Goods and Services Tax (GST) (wherever applicable, as per existing rates), operating expenses, etc.
- b. The scheme's average total expense ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for the scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

The AMC shall identify common investors across fund houses by their permanent account number (PAN) for the purposes of sending CAS.

In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS.

The transactions viz. purchase, redemption, switch, Payout of Income Distribution cum Capital Withdrawal / IDCW Payout, Reinvestment of Income Distribution cum Capital Withdrawal/ IDCW Reinvestment, systematic investment plan, systematic withdrawal plan and systematic transfer plan, carried out by the Unit holders shall be reflected in the CAS on the basis of PAN.

The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.

Pursuant to SEBI Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014, Depositories shall generate and dispatch a single consolidated account statement for investors (in whose folio the transaction has taken place during the month) having mutual fund investments and holding demat accounts.

Based on the PANs provided by the asset management companies / mutual funds' registrar and transfer agents (AMCs/MF-RTAs, the Depositories shall match their PAN database to determine the common PANs and allocate the PANs among themselves for the purpose of sending CAS. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS. In other cases (i.e. PANs with no demat account and only MF units holding), the AMCs/ MF-RTAs shall continue to send the CAS to their unit holders as is being done presently in compliance with the Regulation 36(4) of the SEBI (Mutual Funds) Regulations.

Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered in the Depository system.

#### **Half Yearly Consolidated Account Statement:**

A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/ March), on or before 21st day of succeeding month, to all such Unitholders holding units in non- demat form in whose folios no transaction has taken place during that period shall be sent by email.

The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is registered with the Fund, unless a specific request is made to receive the same in physical mode.

#### **Annual Report:**

The scheme wise annual report shall be hosted on the website of the AMC / Mutual Fund ([www.mahindramanulife.com](http://www.mahindramanulife.com)) and AMFI ([www.amfiindia.com](http://www.amfiindia.com)) not later than four 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). Further, the physical copy of the scheme wise annual report shall be made available to the Unitholders at the registered / corporate office of the AMC at all times.

In case of Unitholders whose e-mail addresses are registered with the Fund, the AMC shall e-mail the annual report or an abridged summary thereof to such Unitholders. The Unitholders whose e-mail addresses are not registered with the Fund may submit a request to the AMC / Registrar & Transfer Agent to update their email ids or communicate their preference to continue receiving a physical copy of the scheme wise annual report or an abridged summary thereof. Unitholders may also request for a physical or electronic copy of the annual report / abridged summary, by writing to the AMC at [mfinvestors@mahindra.com](mailto:mfinvestors@mahindra.com) from their registered email

ids or calling the AMC on the toll free number 1800 419 6244 or by submitting a written request at any of the nearest investor service centers of the Fund.

Further, the AMC shall publish an advertisement in all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI. The AMC shall provide a physical copy of the abridged summary of the annual report, without charging any cost, on specific request received from a Unitholder

#### **Monthly and Half-yearly Portfolio Disclosure**

The AMC shall disclose portfolio of the Scheme along with ISIN as on the last day of each month / half year on its website viz. [www.mahindramanulife.com](http://www.mahindramanulife.com) and on the website of AMFI viz. [www.amfiindia.com](http://www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. In case of Unitholders whose e-mail addresses are registered, the AMC shall send via e-mail both the monthly and half-yearly statement of the Scheme portfolio within 10 days from the close of each month/ half-year respectively. Further, the AMC shall publish an advertisement in all India edition of at least two daily newspapers, one each in English and Hindi, every half year disclosing the hosting of the half-yearly statement of the schemes' portfolio(s) on the AMC's website and on the website of AMFI. The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a Unitholder.

#### **Half Yearly Unaudited Financial Results:**

The Mutual Fund shall within one month from the close of each half year (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website [www.mahindramanulife.com](http://www.mahindramanulife.com). The Mutual Fund shall also publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and, in a newspaper, having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The unaudited financial results shall also be displayed on the website of AMFI.

#### **Product Labelling/ Risk-o-meter**

In terms of SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020 and clarifications issued by SEBI in this regard, the product labelling / risk level assigned for the Scheme during the New Fund Offer is based on internal assessment of the Scheme's characteristics and the same may vary post New Fund Offer when the actual investments are made.

The Mutual Fund/AMC shall evaluate the Risk-o-meter of the Scheme on a monthly basis and shall disclose the same along with portfolio disclosure of the Scheme on its website viz. [www.mahindramanulife.com](http://www.mahindramanulife.com) and on the website of AMFI viz. [www.amfiindia.com](http://www.amfiindia.com) within 10 days from the close of each month. Further, any change in Risk-o-meter shall be communicated by way of Notice-cum-Addendum and by way of an e-mail or SMS to unitholders of the Scheme.

Further, in accordance with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/ CIR/2021/555 dated April 29, 2021 and SEBI/HO/IMD/IMD-II DOF3/P/ CIR/2021/621 dated August 31, 2021, the AMC shall disclose risk-o-meter of the scheme and benchmark wherever the performance of the Scheme vis-à-vis that of the benchmark is disclosed.

#### **Creation of Segregated Portfolio in the Scheme**

In case of a credit event at issuer level, the AMC may create a segregated portfolio of debt and money market instruments under the Scheme in compliance with the SEBI circular no. SEBI/HO/ IMD/DF2/CIR/P/2018/160 dated December 28, 2018, read with SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2019/127 dated November 7, 2019, as amended from time to time. Please refer SID for detailed procedure for creation of segregated portfolio in the Scheme.

#### **Stamp Duty**

Pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 and subsequent notifications issued in this regard, by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019:

- a. a stamp duty @ 0.005% of the transaction value would be levied on all mutual fund purchase transactions (including fresh / additional purchases, switch-in transactions, all SIP / STP-in instalments and IDCW re-investments) at the time of allotment of units;  
Pursuant to levy of stamp duty, the number of units allotted on such purchase transactions to the unitholders would be reduced to that extent.
- b. a stamp duty @0.015% of the transaction value would be levied on transfer of mutual fund units.

Further, it is hereby clarified that stamp duty shall not be levied on redemption of units by unitholders

## Comparison of Existing Schemes

The following table shows the differentiation of the Scheme with the existing open ended equity oriented schemes of Mahindra Manulife Mutual Fund:

Scheme Name	Investment Objective	Asset Allocation	Number of Folios as on June 30, 2023	AUM as on June 30, 2023 (Rs. in crores)
Mahindra Manulife Business Cycle Fund	The Scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities with a focus on identifying and investing in business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the objective of the Scheme will be realized.	<p>Equity and Equity related instruments of companies selected based on the business cycle theme<sup>^</sup>80%-100%</p> <p>Equity and Equity related instruments of companies other than above: 0%-20%</p> <p>Debt and Money Market Securities<sup>#</sup> (including TREPS (Tri-Party Repo) and Reverse Repo in Government Securities): 0%-20%</p> <p>Units issued by REITs &amp; InvITs: 0%-10%</p> <p><sup>^</sup> including derivative instruments to the extent of 50% of the equity component of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time under the Regulations and subject to guidelines issued by SEBI/RBI from time to time. The Scheme may utilize the entire available equity derivatives exposure limit as provided above, for hedging purpose. However, the equity derivatives exposure towards non-hedging purpose shall not exceed 20% of the net assets of the Scheme, subject to maximum derivatives exposure as defined above (i.e. 50% of the equity component of the Scheme). The margin money deployed on derivative positions would be included in the Debt and Money Market Securities category.</p> <p><sup>*</sup>The Scheme may invest in Foreign Securities (including units/securities issued by overseas mutual funds with similar investment objective or strategy / Foreign Securities having business cycle theme) up to 20% of the net assets of the Scheme in compliance with SEBI Circular(s) / guideline(s) pertaining to overseas investments by mutual funds/ ETFs, as amended from time to time. The Scheme intends to invest US\$ 5 million in Overseas securities within six months from the date of the closure of the New Fund Offer (NFO) of the Scheme. Thereafter, the Scheme shall invest in Foreign Securities as per the limits available to 'Ongoing Schemes' in terms of the SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 5, 2020. Further, SEBI vide its circular no. SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 3, 2021, clarified that the above specified limit would be considered as soft limit(s) for the purpose of reporting only by mutual funds on monthly basis in the format prescribed by SEBI.</p> <p><sup>#</sup>Money Market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.</p>	Not Applicable	Not Applicable
Mahindra Manulife Consumption Fund	The investment objective of the Scheme is to generate long term capital appreciation by investing in a portfolio of companies that are likely to benefit from consumption led demand in India. However, there can be no assurance that the investment objective of the Scheme will be achieved.	<p>Equity and Equity Related Instruments of companies engaged in consumption and consumption related sector<sup>^</sup>: 80%-100%</p> <p>Equity and Equity Related Instruments of companies other than companies engaged in consumption and consumption related sector<sup>^</sup>: 0%-20%</p> <p>Debt and Money Market Securities<sup>^</sup> (including TREPS, Reverse Repo): 0%-20%</p> <p>Units issued by REITs &amp; InvITs: 0%-10%</p> <p><sup>^</sup> including derivative instruments to the extent of 50% of the equity component of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time under the Regulations and subject to guidelines issued by SEBI/RBI from time to time.</p>	5424	74.97
Mahindra Manulife Flexi Cap Fund	The investment objective of the Scheme is to generate long term capital appreciation by investing in a diversified portfolio of equity and equity-related securities across market capitalization. However, there can be no assurance that the investment objective of the Scheme will be achieved.	<p>Equity &amp; Equity related instruments <sup>^</sup>: 65% - 100%</p> <p>Debt and Money Market Securities (including TREPS (Tri-Party Repo), Reverse Repo): 0% - 35%</p> <p>Units issued by REITs &amp; InvITs: 0% - 10%</p> <p><sup>^</sup>including derivative instruments to the extent of 50% of the Net Assets of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time under the Regulations and subject to guidelines issued by SEBI/RBI from time to time.</p>	62288	994.61
Mahindra Manulife Multi Cap Fund	The investment objective of the Scheme is to provide medium to long term capital appreciation through appropriate diversification and taking low risk on business quality. The diversified portfolio would predominantly consist of equity and equity related securities including derivatives. However, there can be no assurance that the investment objective of the Scheme will be achieved.	<p>Equity and Equity related Securities<sup>^</sup> of which : 75% - 100%</p> <p>(i) Large Cap Companies<sup>*</sup>: 25% - 50%</p> <p>(ii) Mid Cap Companies<sup>**</sup>: 25% - 50%</p> <p>(iii) Small Cap Companies<sup>***</sup>: 25% - 50%</p> <p>Debt and Money Market Securities<sup>^</sup> (including TREPS, Reverse Repo and units of liquid mutual fund schemes) <sup>^</sup>: 0% - 25%</p> <p><sup>^</sup> including derivative instruments to the extent of 50% of the Net Assets of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time under the Regulations and subject to guidelines issued by SEBI/RBI from time to time.</p> <p><sup>*</sup>Definition of Large Cap Companies: 1st - 100th company in terms of full Market Capitalization.</p> <p><sup>**</sup>Definition of Mid Cap Companies: 101st - 250th company in terms of full Market Capitalization.</p> <p><sup>***</sup>Definition of Small Cap Companies: 251st company onwards in terms of full Market Capitalization.</p> <p>For the purpose of these definition, the list of stocks prepared by AMFI in this regard will be adopted.</p>	127803	1,846.16

## Comparison of Existing Schemes

The following table shows the differentiation of the Scheme with the existing open ended equity oriented schemes of Mahindra Manulife Mutual Fund:

Scheme Name	Investment Objective	Asset Allocation	Number of Folios as on June 30, 2023	AUM as on June 30, 2023 (Rs. in crores)
Mahindra Manulife Large Cap Fund	The investment objective of the Scheme is to provide long term capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related securities and derivatives predominantly in large cap companies. However, there can be no assurance that the investment objective of the Scheme will be achieved	Equity and Equity related Securities of Large cap companies <sup>AA</sup> : 80%-100% Equity and Equity related Securities of other companies <sup>A</sup> : 0% - 20% Debt and Money Market Securities <sup>A</sup> (including TREPS, Reverse Repo): 0% - 20% Units issued by REITs & InvITs: 0% - 10% <sup>A</sup> including derivative instruments to the extent of 50% of the Net Assets of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time under the Regulations and subject to guidelines issued by SEBI/RBI from time to time. <sup>AA</sup> Definition of Large Cap Companies: 1st - 100th company in terms of full Market Capitalization. For the purpose of this definition, the list of stocks prepared by AMFI in this regard will be adopted.	17731	254.54
Mahindra Manulife Large & Mid Cap Fund	The investment objective of the Scheme is to seek long term capital growth through investments in equity and equity related securities of both large cap and mid cap stocks. However, there can be no assurance that the investment objective of the Scheme will be achieved	Equity and Equity related Securities <sup>A</sup> of which: 80% - 100% a) Large Cap Companies <sup>*</sup> : 35%-65% b) Mid Cap Companies <sup>#</sup> : 35% - 65% c) Other than Large Cap and Mid Cap Companies: 0%& - 30% Debt and Money Market Securities <sup>A</sup> (including TREPS (Tri-Party Repo), Reverse Repo): 0% - 20% Units issued by REITs & InvITs: 0% - 10% <sup>A</sup> including derivative instruments to the extent of 50% of the Net Assets of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time under the Regulations and subject to guidelines issued by SEBI/RBI from time to time. <sup>*</sup> Definition of Large Cap Companies: 1st - 100th company in terms of full Market Capitalization. <sup>#</sup> Definition of Mid Cap Companies: 101st - 250th company in terms of full Market Capitalization. For the purpose of this definition(s), the list of stocks prepared by AMFI in this regard will be adopted.	71273	1,261.82
Mahindra Manulife ELSS Fund	The investment objective of the Scheme is to generate long-term capital appreciation through a diversified portfolio of equity and equity related securities. The Scheme does not guarantee or assure any returns.	Equity and Equity related Securities <sup>*</sup> : 80% - 100% Debt and Money Market Securities (including TREPS and Reverse Repo): 0% - 20% <sup>*</sup> Equity related Securities shall mean equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of 12 (twelve) months.	51776	624.78
Mahindra Manulife Mid Cap Fund	The investment objective of the Scheme is to seek to generate long term capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related securities and derivatives predominantly in mid cap companies. However, there can be no assurance that the investment objective of the Scheme will be achieved.	Equity and Equity related Securities of Mid Cap Companies <sup>AA</sup> : 65%-100% Equity and Equity related Securities of Non Mid Cap Companies <sup>A</sup> : 0%-35% Debt and Money Market Securities <sup>A</sup> (including TREPS, Reverse Repo and units of liquid mutual fund schemes): 0% - 35% Units issued by REITs & InvITs: 0% - 10% <sup>A</sup> including derivative instruments to the extent of 50% of the Net Assets of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time under the Regulations and subject to guidelines issued by SEBI/RBI from time to time. <sup>AA</sup> Definition of Mid Cap Companies: 101st - 250th company in terms of full Market Capitalization. For the purpose of this definition, the list of stocks prepared by AMFI in this regard will be adopted.	74976	1,295.39
Mahindra Manulife Focused Fund	The investment objective of the scheme is to generate long term capital appreciation by investing in a concentrated portfolio of equity & equity related instruments of maximum 30 companies across market capitalisation. However, there can be no assurance that the investment objective of the Scheme will be achieved.	Equity and Equity related Securities <sup>SA</sup> : 65% - 100% Debt and Money Market Securities (including TREPS (Tri-Party Repo), Reverse Repo): 0% - 35% Units issued by REITs & InvITs: 0% - 10% <sup>S</sup> Subject to overall limit of 30 stocks across market capitalization. <sup>A</sup> including derivative instruments to the extent of 50% of the Net Assets of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time under the Regulations and subject to guidelines issued by SEBI/RBI from time to time.	33919	772.74
Mahindra Manulife Small Cap Fund	The investment objective of the Scheme is to generate long term capital appreciation by investing in a diversified portfolio of equity & equity related securities of small cap companies. However, there can be no assurance that the investment objective of the Scheme will be achieved.	Equity & Equity related instruments of Small Cap Companies <sup>#</sup> - 65% - 100% Equity & Equity related instruments of other than Small Cap Companies - 0% - 35% Debt and Money Market Securities (including TREPS (Tri-Party Repo), Reverse Repo) - 0% - 35% Units issued by REITs & InvITs - 0% - 10% The Scheme may take exposure in equity derivative instruments to the extent of 50% of the Equity component. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time under the Regulations and subject to guidelines issued by SEBI/RBI from time to time. <sup>#</sup> Definition of Small Cap Companies: 251st company onwards in terms of full Market Capitalization. For the purpose of the above definition, the list of stocks prepared by AMFI in this regard will be adopted.	56112	876.51







**5c. Gross Annual Income / Net-worth (Rs.)**

<b>Sole/First Applicant</b> Please select any one	<b>Gross Annual Income or Net-worth</b> (Mandatory for Non-Individuals) Rs. _____ as on DD MM YYYY (Not older than 1 year)
<b>Second Applicant</b> Please select any one	<b>Gross Annual Income or Net-worth</b> (Mandatory for Non-Individuals) Rs. _____ as on DD MM YYYY (Not older than 1 year)
<b>Third Applicant</b> Please select any one	<b>Gross Annual Income or Net-worth</b> (Mandatory for Non-Individuals) Rs. _____ as on DD MM YYYY (Not older than 1 year)

**5d. Politically Exposed Person (PEP) Status** (Also applicable for authorised signatories/ Promoters/ Karta/Trustee/Whole time Directors)

<b>Sole/First Applicant</b> (Please select any one)	<input type="checkbox"/> I am a PEP	<input type="checkbox"/> I am Related to a PEP	<input type="checkbox"/> Not Applicable
<b>Second Applicant</b> (Please select any one)	<input type="checkbox"/> I am a PEP	<input type="checkbox"/> I am Related to a PEP	<input type="checkbox"/> Not Applicable
<b>Third Applicant</b> (Please select any one)	<input type="checkbox"/> I am a PEP	<input type="checkbox"/> I am Related to a PEP	<input type="checkbox"/> Not Applicable

**6. FATCA and CRS DETAILS For Individuals (Mandatory) Non Individual investors including HUF should mandatorily fill separate FATCA/CRS form**

	Sole/First Applicant/Guardian			Second Applicant			Third Applicant		
Place of Birth									
Country of Birth									
Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others, please specify _____			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others, please specify _____			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others, please specify _____		
Tax Residence Address Type (as per KY records)	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business			<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business			<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business		
Are you a tax resident (i.e., an you assessed for Tax) in any other country outside India?	<input type="checkbox"/> Yes/ <input type="checkbox"/> No			<input type="checkbox"/> Yes/ <input type="checkbox"/> No			<input type="checkbox"/> Yes/ <input type="checkbox"/> No		
	If 'YES', please fill below for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen/ Resident/ Green Card Holder /Tax Resident in the Respective countries.								
Country of Tax Residency	(1)	(2)	(3)	(1)	(2)	(3)	(1)	(2)	(3)
Tax Identification Number OR Functional Equivalent	(1)	(2)	(3)	(1)	(2)	(3)	(1)	(2)	(3)
Identification Type (TIN of other, Please specify)	(1)	(2)	(3)	(1)	(2)	(3)	(1)	(2)	(3)
If TIN is not available, please tick the reason A,B, or C (as defined below)	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

Reason A→The country where the Account Holder is liable to pay tax does not issue Tax identification Numbers to its residents. Reason B→No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected). Reason C→Others; please state the reason thereof \_\_\_\_\_

Refer General Instructions 3C and 18

**7. BANK ACCOUNT DETAILS OF THE FIRST / SOLE APPLICANT (For redemption purpose) [Refer General Instruction 5 & 9] (Mandatory to attach proof, in case the pay-out bank account is different from the bank account mentioned under Section 8 below.)**

For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

Bank Name			
Branch Address			Branch City
Account No.	MICR Code	(The 9 digit code appears on your cheque next to the cheque number)	
Account Type (Please ✓)	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others (please specify) _____		

IFSC Code\*\*\* \_\_\_\_\_ \*\*\* Refer General Instruction 5D (Mandatory for Credit via RTGS / NEFT) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your bank)

Unitholders will receive redemption/ dividend (IDCW) proceeds directly into their bank account (as furnished in Section 8) via Direct credit/ RTGS/NEFT facility unless specified otherwise in writing.

**8. INVESTMENTS & PAYMENT DETAILS [Please (✓)] (Refer Instruction 6 for Scheme details and Instruction 4 & 7 for Payment and Third Party Payment Details) The name of the first/ sole applicant must be pre-printed on the cheque for lumpsum Investment/ SIP Registration. FOR DEFAULT OPTIONS, PLEASE REFER KIM.**

**NOTE:** Same cheque cannot be used for both lumpsum & SIP investments.

**Payment Type:**  Non-Third Party Payment  Third Party Payment (Please attach Third Party Payment Declaration Form)

**Payment For :**  One time Lumpsum Investment  Systematic Investment Plan (Attach Common SIP/TOP-UP SIP registration/upgrade cum debit mandate form)

\*LEI No. \_\_\_\_\_ Valid upto: \_\_\_\_\_

\*The Legal Entity Identifier (LEI) is a 20-digit number used to uniquely identify parties for all payment transactions of value ₹50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). In absence of LEI, the Fund will not be able to make payments (Redemption/Dividend) of value ₹ 50 crore and above, and shall not be held responsible for any non receipt/ receipt of funds with a delay.

<b>Scheme Name</b>	<b>Select your plan</b>	<b>Select your Option / Sub-option / Facility</b>
<b>Mahindra Manulife Business Cycle Fund</b>	<input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Reinvestment

**Note:** In case of above IDCW option/sub-option(s)/facilities, the amounts can be distributed out of investors' capital (Equalization Reserve), which is part of sale price that represents realized gains. IDCW: Income Distribution cum Capital Withdrawal

Investment Amount	DD Charges, if any	Net DD/ Cheque Amount	Cheque/ DD/Fund Transfer Payment Instrument/ RTGS / NEFT Refer No /OTBM Facility^ & Date	Drawn on Bank/ Branch	Bank Account Number

^One Time Bank Mandate

**9. UNIT HOLDING OPTION**  **DEMAT MODE\***  **PHYSICAL MODE (Default)** (Refer Instruction 11)

\*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode. Please ensure that the sequence of the names as mentioned in the application form matches with that of the demat account. Investor opting to hold units in demat form, may provide a copy of the DP statement to enable us to match the demat details as stated in the application form.

<b>NSDL</b>	<b>DP NAME</b> _____	<b>DP ID</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>Beneficiary Account No.</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>CDSL</b>	<b>DP NAME</b> _____	<b>Beneficiary Account No.</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

**10. NOMINATION (Refer Instruction 13)**

Name and Address of Nominee(s) (Mandatory)	Relationship with Applicant (Mandatory)	Date of Birth	Name and Address of Guardian	PAN of Nominee/ Guardian (Optional)	Proportion (%) in which the units will be shared by each Nominee (should aggregate to 100%)	Signature of Nominee / Guardian of Nominee
		(Mandatory in case the Nominee is a minor)				
Nominee 1						
Nominee 2						
Nominee 3						

**OR**

[Please (✓)]  I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in nonappointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

**11. DECLARATION & SIGNATURE/S (Refer Instruction 12)**

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I / We hereby confirm and declare as follows:- I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents (i.e. Scheme Information Document, Statement of Additional Information and Key Information Memorandum) and apply for allotment of Units of Mahindra Manulife Business Cycle Fund (the Schemes) of Mahindra Manulife Mutual Fund (the Fund) indicated above. I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment as per the Constitutive documents/ authorization(s). The amount invested in the Scheme is derived through legitimate sources only and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directives of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/We confirm that the funds invested in the Scheme, legally belongs to me/us. In event "Know Your Customer" process is not completed by me/us to the satisfaction of the Fund, I/we hereby authorize the Fund, to redeem the funds invested in the Scheme, in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law. I / We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. The information given in / with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the Mahindra Manulife Investment Management Private Limited (AMC) / the Fund and undertake to inform the AMC / the Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time. That in the event, the above information and/or any part of it is/are found to be false/ untrue/misleading, I/We will be liable for the consequences arising therefrom. I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Fund, its Sponsor/s, Trustees, AMC, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi- judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the AMC / the Fund, their appointed service providers or representatives responsible. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions. The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby authorize and provide my/our consent to the AMC, its Registrar & Transfer Agent and their authorized representatives to contact me/us through various communication modes (including phone / email / SMS) to address my/our investment related queries and/or receive communications pertaining to my/our financial transactions/ non-financial transactions/ promotional/ potential investments and other communications/ materials about the mutual fund products and services offered by the Fund, irrespective of my/our blocking preferences with the Customer Preference Registration Facility. I/We do not have any existing Micro Investments which together with the current Micro Investment application will result in aggregate investments exceeding Rs. 50,000/- in a year (applicable to Micro Investment investors only). I / We confirm that I / We are not United States person(s) under the laws of United States or residents(s) of Canada as defined under the applicable laws of Canada. I/WE HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/ COMMUNICATED ANY INDICATIVE PORTFOLIO AND/ OR ANY INDICATIVE YIELD BY THE FUND/AMC/ITS DISTRIBUTOR FOR THIS INVESTMENT. I/We hereby provide my /our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/We hereby provide my/our consent for sharing/disclosing of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios. **FATCA Declaration:** I hereby confirm that the information provided here in above is true, correct and complete to the best of my knowledge and belief and that I shall be solely liable and responsible for the information submitted above. I also confirm that I have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same. I also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of the same being effective and also undertake to provide any other additional information as may be required any intermediary or by domestic or overseas regulators / tax authorities. **Applicable to NRIs only :** I / We confirm that I am / we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO / FCNR Account. I / We confirm that the details provided by me / us are true and correct.

**SIGNATURE(S)**

(Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft / Payment Instrument.)

First/ Sole Applicant/ Guardian / PoA Holder / Karta	Second Applicant	Third Applicant

**MAHINDRA MANULIFE  
BUSINESS CYCLE FUND**

An open ended equity scheme following business cycles based investing theme

**New Fund Offer Opens on: August 21, 2023 New Fund Offer Closes on: September 4, 2023**  
**Scheme reopens for continuous sale and repurchase from: September 13, 2023**

**Investors must read the Key Information Memorandum and the instructions before completing this Form.**  
The Application Form should be completed in English and in **BLOCK LETTERS** only.  
**Offer of Units of Rs. 10/- each during the New Fund Offer and Continuous offer for Units at NAV based prices**

**This Product is Suitable for investors who are seeking\***

- Long term capital appreciation;
- Investment predominantly in equity and equity related instruments of business cycle based theme.

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

The product labelling /risk level assigned for the Scheme during the New Fund Offer is based on internal assessment of the Scheme's characteristics or model portfolio and the same may vary post New Fund Offer when the actual investments are made.



ARN & ARN Name	Sub Agent's ARN / Bank Branch Code	Internal Sub-Broker/ Employee Code	Employee Unique Identification No. (EJIN)	RIA/PMRN Name & Code	SCSB Branch Stamp & Code	For Office Use Only

**Consent for sharing Transaction Feed with RIA/PMRN (Applicable for investments through RIA/PMRN only):**  I/We hereby give my/our consent to share/provide the transaction feed / portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan in the scheme(s) of Mahindra Manulife Mutual Fund, to the above mentioned SEBI Registered Investment Advisor (RIA) or SEBI Registered Portfolio Manager (PMRN).

**EJIN Declaration (only where EJIN box is left blank) (Refer General Instruction 1)**  I/We hereby confirm that the EJIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Sign Here Sole/First Applicant/Guardian/Karta	Sign Here Second Applicant	Sign Here Third Applicant
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**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer General Instruction 2)**

(Please (✓) any one)  I am a first time investor in Mutual Funds  I am an existing investor in Mutual Funds (Default)

In case the purchase/ subscription amount is Rs. 10,000 or more and your Distributor has opted in to receive Transaction Charges, the same are deductible as applicable from the purchase/subscription amount and payable to the Distributor. Transaction Charges in case of investments through SIP/Micro SIP are deductible only if the total commitment of investment (i.e. amount per SIP/Micro SIP installment x No. of installments) amounts to Rs. 10,000/- or more and shall be deducted in 3-4 installments. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

**1. Applicant's Personal Details (in BLOCK LETTERS)**

First / Sole Applicant

Second Applicant / Guardian / PoA Holder

Third Applicant

Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
PAN	<input type="text"/>	<input type="text"/>	<input type="text"/>

Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of beneficiary account held with the Depository Participant.

**2. Details of Bank Account for Blocking of Funds**

Bank Account Number	<input type="text"/>	Bank Name	<input type="text"/>
Bank Address	<input type="text"/>		
Amount to be blocked (Rs. in figures)	<input type="text"/>	Amount to be blocked (Rs. in words)	<input type="text"/>

3. Sub-Plan(s) / Option(s)	Amount (in Rs.)	ISIN
Regular Plan - Growth		
Regular Plan - IDCW Reinvestment		
Regular Plan - IDCW Payout		
Direct Plan - Growth		
Direct Plan - IDCW Reinvestment		
Direct Plan - IDCW Payout		

**4. Demat Account Details (Mandatory) Please (✓)**

NSDL	DP NAME <input type="text"/>	DP ID <input type="text"/>	Beneficiary Account No. <input type="text"/>
CDSL	DP NAME <input type="text"/>	Beneficiary Account No. <input type="text"/>	

The investors shall receive payments of Redemption/IDCW proceeds in the Bank Account linked to the above mentioned Demat A/c.

✂----- TEAR HERE -----✂

**Mahindra Manulife Business Cycle Fund**

An open ended equity scheme following business cycles based investing theme

**Acknowledgment Slip (To be filled by the Applicant)**

Received from	<input type="text"/>
ASBA Form Dated	<input type="text"/> DDMMYYYY Amount to be Blocked (Rs.) <input type="text"/>
SCSB (Bank & Branch)	<input type="text"/> Bank Account No. <input type="text"/> Submission Date <input type="text"/> DDMMYYYY

IDCW: Income Distribution cum Capital Withdrawal

**5. Declarations & Signatures**

**General Declaration:**

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any Regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I / We hereby confirm and declare as under:-

- (1) I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents (i.e. Scheme Information Document, Statement of Additional Information and Key Information Memorandum) and apply for allotment of Units of the Mahindra Manulife Business Cycle Fund ("the Scheme") of Mahindra Manulife Mutual Fund ("the Fund") indicated above.
- (2) I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment as per the Constitutive documents/authorization(s). The amount invested in the Scheme is derived through legitimate sources only and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directives of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/We confirm that the funds invested in the Scheme, legally belongs to me/us. In event "Know Your Customer" process is not completed by me/us to the satisfaction of the Fund, I/we hereby authorize the Fund, to redeem the funds invested in the Scheme, in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law.
- (3) I / We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment.
- (4) The information given in / with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the Mahindra Manulife Investment Management Private Limited / the Fund and undertake to inform the AMC / the Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time.
- (5) That in the event, the above information and/or any part of it is/are found to be false/ untrue/misleading, I/We will be liable for the consequences arising therefrom.
- (6) I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Fund, its Sponsor/s, Trustees, AMC, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us.
- (7) If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the AMC / the Fund, their appointed

service providers or representatives responsible. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions.

- (8) The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/ them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.
- (9) I/We do not have any existing Micro Investments which together with the current Micro Investment application will result in aggregate investments exceeding Rs. 50,000/- in a year (applicable to Micro Investment investors only).
- (10) I / We confirm that I / We are not residents(s) of Canada as defined under the applicable laws of Canada.
- (11) I/WE HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/ COMMUNICATED ANY INDICATIVE PORTFOLIO AND/ OR ANY INDICATIVE YIELD BY THE FUND/ AMC/ITS DISTRIBUTOR FOR THIS INVESTMENT.

**Applicable to NRIs only :**

I / We confirm that I am / we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO / FCNR Account. I / We confirm that the details provided by me / us are true and correct.

**ASBA Authorizations:**

1) I/We hereby undertake that I/We am/are an ASBA applicant(s) as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements) (Amendment) Regulations, 2011. 2) In accordance with ASBA process provided in the SEBI (Issue of Capital and Disclosure Requirements) (Amendment) Regulations, 2011, I/We authorize (a) the SCSB to do all acts as are necessary to make an application in the NFO of the Mahindra Manulife Business Cycle Fund, including uploading of application details, blocking the amount to the extent mentioned above in the "Details of Bank Account for Blocking of Funds" or unblocking of funds in the bank account maintained with the SCSB specified in the form, transfer of funds to the nominated Mahindra Manulife Mutual Fund Bank Account on receipt of instruction from the Registrar to the New Fund Offer after finalisation of allotment entitling me/us to receive Units on such transfer of funds. (b) Registrar to the Mahindra Manulife Mutual Fund to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the ASBA Form, upon allotment and to transfer the requisite money to Mahindra Manulife Mutual Fund's nominated Bank account. 3) In case the amount available in the bank account specified in the ASBA Form is insufficient for blocking the amount equivalent to the application money, the SCSB shall reject the application. 4) If the DP ID, Beneficiary ID or PAN furnished by me/us in the ASBA Form is incorrect or incomplete, the application shall be rejected and Mahindra Manulife Investment Management Private Limited (Investment Manager to Mahindra Manulife Mutual Fund), their appointed service providers and the SCSBs representatives shall not be liable for losses, if any.

Date    Place

Sign Here

Sign Here

Sign Here

**First / Sole Applicant/ Guardian / PoA Holder / Karta**

**Second Applicant**

**Third Applicant**

**Note:** To be signed as per mode of operation of the Bank Account

**ASBA Instructions**

- A. Self Certified Syndicate Bank (SCSB): SCSB is a bank which offers the facility of applying through the ASBA process. For the complete list of SCSBs with details of controlling/designated branches please refer to websites : <http://www.sebi.gov.in> , <http://www.nseindia.com> and <http://www.bseindia.com>.
- B. Investors Demat Account details:
  - It is mandatory to provide Demat Account details in ASBA Application Form as the units will be credited in the Demat Account specified in ASBA Application Form.
  - Applicant should ensure that the Demat Accounts specified in the ASBA Application Form are active i.e. not frozen or suspended.
  - Applicant to note that in case the DP-ID, beneficiary account no. or PAN provided in the ASBA Application Form are incorrect or do not match with the records of Depositories (NSDL or CDSL), the applications will be rejected.
- C. Bank Account details:
  - Applicants should provide Bank Account details from which the application amount is to be blocked along with Bank & Branch name and application amount.
  - Applicant should maintain sufficient balance in the Bank Account in which application amount is to be blocked. In case of insufficient funds in the specified Bank Account the application is liable to be rejected.
  - Applicant can make application for maximum upto 5 ASBA Applications from a single Bank Account with a Bank.
  - It may be noted that no application will be accepted for subscription to units of schemes of Mahindra Manulife Mutual Fund where such application is accompanied by Third Party Payment other than the exceptions allowed. 'Third-Party Payment' means a payment made through instruments issued from a bank account other than that of bank account of first named applicant/investor. Please refer to point no. 8 of the General Instructions for details.
- D. Please refer to point no. 20 of General Instructions.

First time investors subscribing to the Scheme through SIP-NACH / Auto Debit to complete this form compulsorily along with the Main Application Form. (Please read 'Terms & Conditions for SIP through NACH / Auto Debit' overleaf) and general instruction 6. The Application Form should be completed in English and in **BLOCK LETTERS** only.

**KEY PARTNER / AGENT INFORMATION** (Refer General Instruction 1)

ARN & ARN Name	Sub Agent's ARN / Bank Branch Code	Employee Unique Identification Number (EUIN)	RIA/PMRN Name & Code	Internal Code for Sub-Agent / Employee	FOR OFFICE USE ONLY (TIME STAMP)
<p><b>Consent for sharing Transaction Feed with RIA/PMRN (Applicable for investments through RIA/PMRN only):</b> <input type="checkbox"/> I/We hereby give my/our consent to share/provide the transaction feed / portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan in the scheme(s) of Mahindra Manulife Mutual Fund, to the above mentioned SEBI Registered Investment Advisor (RIA) or SEBI Registered Portfolio Manager (PMRN).  <b>EUIN Declaration (only where EUIN box is left blank) (Refer General Instruction 1):</b> <input type="checkbox"/> I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or not with standing the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.</p>					
<p>First/ Sole Applicant/ Guardian / PoA Holder / Karta</p>		<p>Second Applicant</p>		<p>Third Applicant</p>	

(✓)  SIP/ Top-Up SIP  Micro SIP  Change in Bank Account (Proceed directly to fill the NACH mandate and provide a cancelled cheque)

**1. Investment and SIP Details: First / Sole Investor**

Name

Folio No.(Existing Unitholder)

KYC Identification Number

PAN / PEKRN  Enclosed (✓) #KYC Proof  Existing UMRN  (If UMRN is registered in the folio)

PAYMENT THROUGH  SINGLE CHEQUE  MULTIPLE CHEQUES Refer Note (i) and general instruction 4. D. In case of, Payment through single cheque, the cheque/DD should be issued in favour of 'Mahindra Manulife MF Multiple Scheme' for the total investment amount mentioned below and the cheque/DD details need to be filled only once.

Please mention Scheme-Plan-Option-Sub Option

<input type="checkbox"/> New SIP <input type="checkbox"/> Upgrade Existing SIP 1. Mahindra Manulife _____ Cheque No. _____ Cheque Date _____	SIP Installment Amount (₹)	Frequency	SIP Date(s)/Days for Weekly/ Monthly/ Quarterly Frequency (Refer Instruction 1(a))	Period	Top-Up for Monthly & Quarterly Frequency (Optional) (Refer Instruction 1b)				
					Top-Up Details	CAP Details (Optional)	Frequency		
<input type="checkbox"/> New SIP <input type="checkbox"/> Upgrade Existing SIP 2. Mahindra Manulife _____ Cheque No. _____ Cheque Date _____		<input type="checkbox"/> Weekly	<input type="checkbox"/> Mon <input type="checkbox"/> Tue <input type="checkbox"/> Wed (Default) <input type="checkbox"/> Thu <input type="checkbox"/> Fri	Start: <input type="text"/>	Amount*(₹)	CAP Amount*(₹)	<input type="checkbox"/> Yearly (Default)		
		<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Mon <input type="checkbox"/> Tue <input type="checkbox"/> Wed <input type="checkbox"/> Thu <input type="checkbox"/> Fri	End: <input type="text"/>			Or Percentage	Or CAP Month-Year	<input type="checkbox"/> Half yearly
		<input type="checkbox"/> Quarterly	<input type="checkbox"/> Mon <input type="checkbox"/> Tue <input type="checkbox"/> Wed <input type="checkbox"/> Thu <input type="checkbox"/> Fri	or <input type="checkbox"/> Until cancelled					

**2. Demat Account Details (Optional)**

NSDL	DP NAME	DP ID	I	N	Beneficiary Account No.
CDSL	DP NAME	Beneficiary Account No.			

The investors shall receive payments of Redemption/ IDCW proceeds in the Bank Account linked to the Demat A/c. \*Refer General instruction No 14 in the KIM for PAN/PEKRN. # Please attach KYC proof if not already KYC validated

**Declaration :** I/We have read and understood the contents of the Scheme Information Document and Statement of Additional Information and the terms & conditions of SIP enrolment through Auto Debit/NACH and agree to abide by the same. I/We hereby apply for enrolment under the SIP of above mentioned Scheme - Plan(s) / Option(s) and agree to abide by the terms and conditions of the same. I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred through participation in NACH/Auto Debit. I/We authorise the bank to honour the instructions as mentioned in the application form. I/We also hereby authorise bank to debit charges towards verification of this mandate, if any. I/We agree that the AMC/Mutual Fund (including its affiliates), and any of its officers directors, personnel and employees, shall not be held responsible for any delay/wrong debits on the part of the bank for executing the Auto Debit instruction of additional sum on a specified date from my account. 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 of this mandate form responsible. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. The ARN holder has disclosed to me/us all the commissions(in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

<p>First/ Sole Applicant/ Guardian / PoA Holder / Karta</p>		<p>Second Applicant</p>		<p>Third Applicant</p>	
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✂----- TEAR HERE -----✂

**mahindra** **Manulife** MUTUAL FUND

**One Time Bank Mandate** (NACH/Direct Debit Mandate Form) Date:

UMRN  (Please ✓)  CREATE  MODIFY  CANCEL

Sponsor Bank Code  Office use only

Utility Code  N A C H O O O O O O O O O 3 2 6 2

I/We hereby authorize: **Mahindra Manulife Mutual Fund** to debit (Please ✓)  SB  CA  CC  SB-NRE  SB-NRO  Others \_\_\_\_\_

Bank A/c No.:  IFSC

with Bank  Bank Name & Branch MICR

an amount of Rupees  In Words ₹  In Figures

Frequency:  Monthly  Quarterly  Half Yearly  Yearly  As & when presented Debit Type:  Fixed Amount  Maximum Amount

Folio No.  PAN

1. 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 banks. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorised to cancel / amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/Corporate or the bank where I have authorised debit. IDCW: Income Distribution cum Capital Withdrawal

PERIOD From DD / MM / YYYY To DD / MM / YYYY Or <input type="checkbox"/> Until Cancelled	Signature of Primary Bank Account Holder	Signature of Bank Account Holder	Signature of Bank Account Holder
	Name as in bank records	Name as in bank records	Name as in bank records
	Phone <input type="text"/>		

**Terms & Conditions for SIP/ Top-Up SIP**

1 (a). SIP facility is offered by the Scheme subject to following terms and conditions:

Particulars	Frequency available (Default day for weekly frequency: Wednesday), (Default Frequency: Monthly)		
	Weekly	Monthly	Quarterly
SIP Transaction Dates	Any day of the Week (except Saturday & Sunday)		Any date*
Minimum no. of installments and Minimum amount per installment	For MMKBY - 6 installments of Rs. 500/- each and in multiples of Rs. 500/- thereafter; For MMMAP - 6 installments of Rs. 1,000/- each and in multiples of Re. 1/- thereafter; For schemes other than MMMAP & MMKBY - 6 installments of Rs. 500/- each and in multiples of Re. 1/- thereafter.		For MMKBY - 4 installments of Rs. 1500/- each and in multiples of Rs. 500/- thereafter; For schemes other than MMKBY - 4 installments of Rs. 1500/- each and in multiples of Re. 1/- thereafter.
Mode of Payment	National Automated Clearing House (NACH) Facility and Direct Debit mandate through select banks with whom AMC may have an arrangement, from time to time.		

\* If any SIP installment due date falls on a non-Business day, then the respective transactions will be processed on the next Business day. However, in case the chosen date is not available in a particular month, the SIP will be processed on the last day of that month. E.g., if selected date is 31st, SIP installment for the month of September will be processed on 30th September. However, if 30th September happens to be a Non-Business Day, the SIP will be processed on the immediate next Business Day. **Note:** Anyone or more SIP transaction dates from the available dates can be selected by the Unit Holders under the Monthly and Quarterly frequencies. SIP amount (including Top Up) will be restricted to amount mentioned in Direct Debit / NACH Mandate Form. Any day of the week or more day(s) can be selected by the Unit Holders under the Weekly frequency.

MMKBY: Mahindra Manulife ELSS Fund; MMMAP: Mahindra Manulife Asia Pacific REITs FOF;

1 (b). Top-Up SIP Specifications facility available for monthly and quarterly frequencies only

Particulars	Minimum Top-up installment		Top Up Frequency	
	For schemes other than MMKBY	For MMKBY	For Monthly SIP	For Quarterly SIP
Top up by Amount	Rs. 100 and in multiples of Rs 100 thereafter	Rs. 500 and in multiples of Rs 500 thereafter	• Yearly • Half Yearly	• Yearly
Top up by Percentage	10% and in multiples of 1% thereafter. Rounded off to nearest next multiple of Rs. 10.	Not available	• Yearly	

**Note:** Existing investors will be required to submit a request for upgrade from SIP to Top-up SIP at least 10 calendar days prior to the next SIP date. In case of Monthly SIP, if the investor has chosen half-yearly Top-Up frequency, the SIP amount will increase after every 6 SIP monthly cycle dates by the amount indicated and if the investor has chosen Yearly Top-Up frequency, the SIP amount will increase after every 12 SIP monthly cycle dates by the amount/percentage indicated. For Quarterly SIPs, only Yearly frequency is available for Top-up and the SIP amount will increase after every 4 SIP quarterly cycle dates by the indicated amount / percentage. If the Investor does not specify either the Top-up amount/percentage or specifies both, the SIP application will be processed by default with the Minimum Top-up installment amount as per above table. The Top-up details cannot be modified once enrolled. In order to make any changes, the Investor must cancel the existing SIP and enroll for a fresh SIP with revised Top up details.

**Default options : Default day for weekly frequency - Wednesday Default Frequency - Monthly Default Date (for both monthly and quarterly frequency) - 10th Default Mode - Top-up by amount. Default Top-up frequency - Yearly.**

- For New / Existing investors if 1st SIP Installment is through NACH mandate kindly attach Blank cancelled cheque or Copy of cheque.
- If the SIP period is not specified by the investor then the SIP enrollment will be deemed to be for perpetuity and processed accordingly.
- SIP Cap Amount:** Investor shall have an option to freeze the SIP installment amount (including Top-ups applied at periodic intervals) by specifying a SIP Cap amount. The SIP Cap amount shall be less than or equal to the amount mentioned by the Investor in the NACH Debit Mandate. In case the SIP Cap amount specified by the Investor is higher than the NACH Debit Mandate amount, then the amount mentioned in the NACH Debit Mandate shall be considered for applying Top-ups and processing of SIP installments until the end of SIP tenure.
  - SIP Cap Month-Year:** Investor shall have an option to freeze the SIP installment amount (including Top-ups applied at periodic intervals) from a prespecified month and year. From this prespecified month and year onwards, the SIP Top-Ups will be discontinued and the last topped up SIP installment will remain constant until the end of SIP tenure.

Note: Investor shall have a flexibility to choose either SIP Cap Amount or SIP Cap Month-Year. In case of multiple selections, SIP Cap amount will be considered as default selection.
- The first installment will be processed at Applicable NAV based on the timing of credit receipt of funds to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time as stated in KIMs/SIDs. There should be a gap of at least 30 calendar days between the first SIP installment and the second SIP installment / SIP Auto Debit "Start" date mentioned in the debit mandate form. The SIP Auto Debit shall start from the selected "Start" date mentioned by the investor, subject to completion of successful SIP Auto Debit mandate verification and registration formalities at least 10 calendar days prior to the "Start" date specified in the debit mandate form.
- In case of MMKBY each SIP installment will be subject to a Lock In period of three years from the date of allotment of Units.
- In case any cheque submitted by the investor for any SIP installment is dishonoured by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately.
- The SIP enrollment will be discontinued if:
  - 3 consecutive SIP installments in case of Weekly, Monthly & Quarterly frequency are not honoured.
  - the Bank Account (for Standing Instruction) is closed and request for change in bank account (for Standing Instruction) is not submitted at least 30 calendar days before the next SIP Auto Debit installment due date.
- SIP registered for more than one day or all days of the week under the **Weekly** frequency OR one date or all dates of the month under the **Monthly / Quarterly** frequency, will be considered as separate SIP instruction for the purpose of fulfilling the "Minimum no. of installments" criteria.
- SIP in a folio of a minor will be registered only upto the date of minor attaining the majority even though the instruction may be for the period beyond that date.
- The Load structure prevailing at the time of submission of the SIP application (whether fresh or extension) will apply for all the installments indicated in such application.
- The SIP mandate may be discontinued by a Unit holder by giving a written notice of 30 calendar days to any of the Official Point(s) of Acceptance.
- The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
- The investors can also subscribe Units through SIP in Demat (electronic) mode for the Scheme. However the Units will be allotted based on applicable NAV of the Scheme and will be credited to investor's Demat (Beneficiary) Account on weekly basis on realization of funds, e.g. Units will be credited to investor's Demat (Beneficiary) account every Monday (or next business day, if Monday is a non-business day) for realization status received in last week from Monday to Friday.
- Investors will not hold Mahindra Manulife Mutual Fund / Mahindra Manulife Investment Management Private Limited (MMIMPL), its Registrar and other service providers responsible, if the transaction is delayed or not affected or the investor's bank account is debited in advance or after the specific SIP date.
- The first cheque should be drawn on the same bank account which is to be registered for Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which Debit is registered.
- Mahindra Manulife Mutual Fund / MMIMPL, its Registrar and other service providers shall not be responsible and liable for any damages/ compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- Top-Up SIP facility is available only through NACH debit mandate. For Upgrading fill complete information for active SIP. In case of Quarterly SIP and Percentage based Top up, only Yearly Top-up frequency is available. Percentage based Top-up feature is not available for Mahindra Manulife ELSS Fund.
- CAP Amount:** Max SIP installment amount (including Top-up). In case, the SIP installment amount exceeds the maximum amount mentioned in the debit mandate, the SIP will continue with the last SIP installment amount. CAP Month-Year: Month-Year from which SIP Top-Up will be discontinued.



TEAR HERE



**Terms & Conditions - NACH / Auto Debit**

- NACH debit facility is offered at various banks. For a detailed list of banks please refer the website [www.npci.org.in](http://www.npci.org.in).
- This facility is offered only to the investors having bank accounts with above mentioned Banks. Above list is subject to modification/updation at any time in future at the sole discretion of MMIMPL, without assigning any reason or prior notice. If any bank is removed, SIP instructions of investors for such banks via NACH will be discontinued without any prior notice.
- By signing the NACH mandate form the investor agrees to abide by the terms and conditions of NACH facility through NPCI ([www.npci.org.in](http://www.npci.org.in)).
- New/Existing investors who wish to enroll for SIP through NACH should fill the SIP Application Form and the Registration cum Mandate Form for NACH.
  - The Registration cum Mandate Form for NACH should be submitted at least 30 calendar days prior to next SIP cycle date.
  - Unique Mandate Registration Number (UMRN) is auto generated by NPCI during the mandate creation for the first time. Investors, who do not have the UMRN, please leave it blank. UMRN would be linked to the folio and maximum length is 20 characters comprising of Alpha Numeric Character allotted by NPCI.
  - Investors who already have UMRN registered under the folio can fill up the SIP Registration cum Mandate Form for NACH and should be submitted at least 10 working days before the date of the first debit through NACH.
- Please provide the cancelled cheque leaf of the Bank A/c no. for which NACH facility is registered.
- Investors need to mandatorily fill the SIP Registration Cum Mandate form for NACH for any amendment and cancellation quoting their UMRN by giving 30 calendar days prior notice to any of the investor service centre.
- Investor can choose to discontinue the SIP facility under folio without cancelling the UMRN by giving 30 calendar days prior notice to any of the Investor Service Centre.
- IFSC is a 11 digit number given by some of the banks on the cheques. MICR is the 9-digit code that appears on your cheque next to the cheque number.
- In case of existing investor, if application is received without existing UMRN then the last UMRN registered in the folio would be considered.

**Terms & Conditions - Auto Debit**

**Auto Debit:** The Auto Debit Facility will be made available only with the banks with which MMIMPL or its service provider may have tie up for Auto Debit from time to time. Please contact Mahindra Manulife Mutual Fund Investor Service Centre for updated list of banks/ branches eligible for Auto Debit Facility.



## CHECKLIST

- Application Form is complete in all respect. Name, address & contact details are mentioned in full and signed by all applicants.
- Bank account details stated are complete and correct. In case investment cheque is from a different bank account, original cancelled cheque copy is attached.
- Permanent Account Number (PAN) for all applicants as applicable is mentioned.
- Preferred investment option i.e. whether Growth or IDCW Payout or IDCW Reinvestment is mentioned clearly.
- The cheque / demand draft should be drawn favouring the name of the scheme & crossed as "Account Payee Only", dated and duly signed.
- Application Number / Folio Number and applicant's name and / or PAN is mentioned on the reverse of each cheque.
- Demat A/c details are filled correctly in the form. Please provide self attested Client Master list Copy (where applicable).
- Details of applicants provided matches exactly with those in the Depository.
- Not a Resident of Canada.

### Accompanying Documents

Please submit the following documents with your application (where applicable). All documents should be original / true copies by a Partner / Director / Trustee / Company Secretary / Authorised Signatory, etc.

Documents	Individuals <sup>1</sup>	Companies	Societies	Partnership Firms	Investments through PoA	Trust	NRI	FPI <sup>2</sup>	Sole Proprietor	Minor
Resolution / Authorisation to invest		✓	✓	✓		✓		✓		
Trust Deed						✓				
Bye - Laws			✓							
Partnership Deed				✓						
SEBI Registration / Designated Depository Participant Registration Certificate								✓		
Proof of Date of birth										✓
Notarised Power of Attorney					✓					
Foreign Inward Remittance Certificate, in case payment is made by DD from NRE / FCNR a/c, where applicable							✓			
KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Demat Account Details (Client Master List Copy) <sup>3</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
FATCA CRS/UBO Declaration		✓	✓	✓	✓	✓	✓	✓	✓	✓

1 Self attestation is mandatory. 2 Copy of Designated Depository Participant registration certificate (for FPI) should be provided. 3 In case Units are applied in Electronic (Demat) mode.

## INSTRUCTIONS FOR APPLICATION FORM(S)

- Please read the terms of the Key Information Memorandum/ Scheme Information Document (SID)/ Statement of Additional Information (Scheme Documents) carefully before investing in the Scheme.

Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Documents.

Applications complete in all respects, may be submitted at the Official Points of Acceptances.

New Investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form (for Auto Debit / NACH as applicable). Existing investors wishing to make SIP investment will need to complete and submit ONLY the SIP Enrolment Form (for Auto Debit / NACH as applicable), mentioning their folio number in the SIP enrolment form.

Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction / changes if made in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes.

Investors can also subscribe to the Units of the Regular Plan of the Scheme through the mutual fund trading platforms viz. BSE StAR MF of Bombay Stock Exchange Limited and NMF II platform of National Stock Exchange of India Limited. For further details, investors are advised to contact ISCs of Mahindra Manulife Mutual Fund or visit our website [www.mahindramanulife.com](http://www.mahindramanulife.com)

The Application Form number / Folio number should be written by the Investors on the reverse of the cheques and bank drafts accompanying the Application Form. Applications incomplete in any respect are liable to be rejected. Mahindra Manulife Investment Management Private Limited (MMIMPL/AMC) /Mahindra Manulife

Trustee Private Limited (MMTPL/Trustee) have absolute discretion to reject any such Application Forms.

Copies of the supporting documents submitted should be accompanied by originals for verification. In case the original of any document is not produced for verification, Mutual Fund/ AMC reserves the right to seek attested copies of the supporting documents.

**No request for withdrawal of application will be allowed.**

### Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), Investors can route their Application Forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by AMFI. Further, no agents/ distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).

### Employee Unique Identification Number (EUIIN)

Every employee/ relationship manager/ sales person of the distributor of mutual fund products is required to quote the EUIIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in exceptional cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

### Overseas Distributors

For Overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

### Direct Investments

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

## 2. EXISTING UNIT HOLDER INFORMATION

Investors/Unitholders already having a folio with the Fund should fill in **sections 1, 8 and 11** only. The personal and the Bank Account details as they feature in the existing folio would apply to this investment and would prevail over any conflicting information, if any, furnished in this form. In case the name of the Unit holder as provided in this application does not correspond with the name appearing in the existing folio, the application form may be rejected, at the discretion of the AMC/ Fund.

## 3. UNIT HOLDER INFORMATION

- Name, address and contact details like telephone, mobile and email address must be written in full. On successful validation of the investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in the Application Form.

Applications under a Power of Attorney (PoA) must be accompanied by the original Power of Attorney or a certified true copy/ duly notarized copy of the same. Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form.

All communication and payments shall be made by the Fund in the name of and favouring the first / sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Joint' and processed accordingly.

In case an investor opts to hold the Units in demat form, the applicant(s) details mentioned in **Section 3**, should be the same as appearing in demat account held with a Depository Participant.

Investments on Behalf of Minor:

In addition to the existing procedures, the photocopy of supporting documents as enumerated below shall be mandatory submitted while opening the account on behalf of minor:

- i. Birth certificate of the minor, or
- ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
- iii. Passport of the minor, or
- iv. Any other suitable proof evidencing the date of birth of the minor.

In case of ambiguity in Date of Birth provided as per the application form/ updated from KYC records vis-a-vis the document evidencing the date of birth of the minor, the date of birth as per such document will be considered and captured in our records accordingly.

**B. In accordance with SEBI Circular No. CIR/ MIRS/13/2013 dated December 26, 2013, the additional details viz.** Occupation details, Gross Annual Income/ Net-worth and Politically Exposed Person (PEP)\* status mentioned under **section 5** which was forming part of uniform KYC form will now be captured in the Application Form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/ Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

The said details are mandatory for all investors.

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

**C. Details under Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standard (CRS) / Foreign Laws:**

Tax Regulations require the Fund / AMC to collect information about each investor's tax residency. In certain circumstances (including if the Fund / AMC do not receive a valid self-certification from the investor), the Fund / AMC may be obliged to share the investor's account information with the relevant tax authority. For any questions about tax residency, investors are advised to contact their respective tax advisors. Further if the investor is a citizen or resident or green card holder or tax resident other than India, investor(s) shall include all such countries in the tax resident country information field along with the Tax Identification Number or any other relevant reference ID/ Number in the prescribed forms. If there is any change in the information provided, investor(s) shall promptly intimate the same to the Fund / AMC within 30 days. FATCA/CRS due diligence will be directed at each investor / Unit holder (including joint investor/Unitholder) and on being identified as a reportable person, all the folios will be reported. The AMC/ Mutual Fund reserves the right to reject any application/freeze any folio(s) held directly or beneficially for transactions in the event the applicant/Unitholder(s) fail to furnish the relevant information and/or documentation in accordance with FATCA/CRS provisions and as requested by the Fund/ AMC.

**D. Who cannot invest?**

The following persons/entities cannot invest in the Scheme:

1. Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FPI or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority, or as stated in the exception in paragraph 5 hereunder.
2. Overseas Corporate Bodies (OCBs)
3. NRIs residing in Non Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.
4. Residents of Canada as defined under the applicable laws of Canada.
5. U.S. Person\* (including all persons residing in U.S., U.S. Corporations or other entities organised under the laws of U.S), except lump sum subscription and switch transaction requests received from Non-resident Indians / Persons of Indian origin who at the time of such investment, are physically present in India and submit only a physical transaction request along with such documents / undertakings, etc. as may be prescribed by the AMC / Mutual Fund from time to time, and subject to compliance with all applicable laws and regulations prior to investing in the Scheme, and provided that such persons shall not be eligible to invest through the SIP route / systematic transactions.

*\*The term "U.S. Person" means any person that is a U.S. Person within the meaning of Regulation S under the Securities Act of 1933 of the United States or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time.*

The physical application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted only at the official points of acceptance of transactions of the Fund in India. Additionally, such transactions in physical application form(s) will also be accepted through Distributors of the AMC and other platforms in India, subject to receipt of such additional documents/ undertakings, etc., as may be stipulated by the AMC / Trustee from time to time.

The investor shall be responsible for complying with all applicable laws for such investments. The AMC/ Trustee reserves the right to put the application form/transaction request on hold/reject the subscription/ transaction request and redeem the units, if already allotted, as the case may be, as and when identified by the AMC that the same is not in compliance with the applicable laws, the terms and conditions stipulated by the AMC/Trustee from time to time and/or the documents/undertakings provided by such investors are not satisfactory. Such redemption will be processed at the applicable Net Asset Value and subject to applicable taxes and exit load, if any.

If an existing Unit Holder(s) subsequently becomes a Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Schemes of Mahindra Manulife Mutual Fund.

The Mutual Fund reserves the right to include/exclude new/existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory Regulations, if any. The Mutual Fund / Trustee /

AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete or Units are held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority.

- E. KIN is a 14 digit unique number issued by the Central KYC Registry (CKYCR) to individuals/ Non-Individual entities who have completed their KYC formalities through CKYCR. Those investors who have a KIN from CKYCR, should quote their 14 digit KIN in the application form.
- F. GST denotes "Goods & Services Tax" and GSTIN denotes GST Identification Number. Mahindra Manulife Mutual Fund (MF) Head Office (HO) location which is currently in Mumbai, Maharashtra shall be considered as "Service recipient location" and accordingly if the investor is in MF HO Location State i.e. Maharashtra, CGST (Central GST @ 9%) and SGST (State GST @ 9%) else IGST (Integrated GST @ 18%) shall be computed on the entry/ exit load as applicable according to features of the schemes.

Identification of location for place of supply of service (GST State Code) of the investor will be based on the State Code of the investor's address, updated in the folio and available at the time of processing the transaction.

#### 4. Mode of Payment

##### A. Subscription Bank Account Details

An investor at the time of his/her purchase of units must provide the details of his / her pay-in bank account (i.e. account from which a subscription payment is being made) in **Section 8** in the Application Form. Investor should submit separate Cheque/DD for making Lumpsum and SIP investments.

Returned cheque(s) are liable not to be presented again for collection and the accompanying Application Form is liable to be rejected. The Trustee reserves the right to recover from an investor any loss caused to the schemes on account of dishonor of cheques/presentation of dishonored cheques issued by the investor for purchase of Units of the schemes.

##### B. Resident Investors

- (a) For Investors having a bank account with such banks with whom the AMC would have an arrangement from time to time:

Payment may be made for subscription to the Units of the Scheme either by issuing a cheque drawn on such banks or by giving a debit mandate to their account with such other banks with whom the AMC may have an arrangement from time to time.

- (b) For other Investors not covered by (a) above:

Payment may be made by cheque or bank draft drawn on any bank, which is a member of the Bankers' Clearing House, located at the place where the application is submitted. No money orders and postal orders will be accepted. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors.

The AMC will not accept any request for refund of demand draft charges and applications accompanied by Non-CTS cheques shall be liable for rejection, at the discretion of the AMC/Fund.

##### C. NRIs, PIOs, OCIs

- In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or

out of funds held in the NRE / FCNR in the case of Purchases on a repatriation basis or out of funds held in the NRE / FCNR/ NRO account, in the case of Purchases on a non-repatriation basis. In case Indian rupee drafts are purchased abroad or payments from FCNR or NRE accounts, an account debit certificate from the Bank issuing the draft confirming the debit and/ or foreign inward remittance certificate (FIRC) by Investor's banker shall also be enclosed.

#### D. Cash

In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash transactions for fresh purchases/ additional purchases to the extent of Rs.50,000/- per investor, per financial year shall be allowed subject to:

- i. compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines; and
- ii. sufficient systems and procedures in place.

However, payment towards redemptions, \ dividend (IDCW), etc. with respect to afore mentioned investments shall be paid only through banking channel.

The Fund/ AMC is currently in the process of setting up appropriate systems and procedures for the said purpose. Appropriate notice shall be displayed on its website viz. www.mahindramanulife.com, as well as at the Investor Service Centres, once the facility is made available to the investors.

#### E. Subscriptions through RTGS/ NEFT:

Subscription through RTGS/NEFT can be done ONLY into the account(s) maintained with such banks as specified from time to time. Please contact the nearest ISC for bank details.

The investor has to place a RTGS / NEFT request with his bank from where the funds are to be paid and submit the bank acknowledged copy of request letter with the application form and mention on the application form the UTR (Unique Transaction Reference) Number which is generated for their request by the bank.

RTGS/NEFT request is subject to the RBI regulations and guidelines governing the same. The AMC/Fund shall not be liable for any loss arising or resulting from delay in credit of funds in the Fund/Scheme collection account.

#### F. Investment on behalf of minor

Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the same parent or legal guardian only as mentioned in the application form.

### 5. BANK DETAILS

#### A. Pay-Out Bank Account Details (For redemption only):

An investor at the time of investment must provide the details of the pay-out bank account (i.e. account into which redemption proceeds are to be paid) in **Section 7** in the Application Form. The same is mandated to be provided under SEBI Regulations.

In case pay-out bank account is **different** from pay-in bank account mentioned under **Section 8** in the Application Form, the investor subscribing under a new folio is required to submit **any one** of following as a documentary proof along with the Application Form validating that **pay-out bank account** pertain to the sole / first Applicant.

- (i) Cancelled original cheque leaf of the pay-out bank account (where the account number and first applicant name is printed on the face of the cheque). Applicants should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse;
- (ii) Self attested copy of the bank pass book or a statement of bank account with current entries not older than 3 months having the name and address of the first applicant and account number;
- (iii) A letter from the bank on its letterhead certifying that the applicant maintains an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

*Note: The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Official Point of Acceptance (OPAs) of the Fund where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.*

Further, in exceptional cases where Third Party Payments [as stated under **Instruction 8B** below] are accepted, the investor is required to submit any one of the documentary proofs as stated in (i), (ii) and (iii) above for the pay-out bank account. Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details) without any of the above mentioned documents relating to payout bank account details will be treated as invalid and liable to be rejected.

#### B. Pay- Out Bank Account Details in case of Minor (For Redemption only)

Irrespective of the source of payment for subscription on behalf of minor, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.

For existing folios in the name of the minors, investors are requested to update the bank account in the name of the minor or a joint account of the minor with the parent or legal guardian (wherever applicable) before placing any redemption request.

#### C. Multiple Bank Account Registration:

An investor may register multiple bank accounts (currently upto 5 for Individuals/ HUF and upto 10 for Non-Individuals) for receiving redemption proceeds etc. by providing necessary documents and filling up of Multiple Bank Accounts Registration form.

#### D. Indian Financial System Code (IFSC)

IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption via the various electronic mode of transfers that are available with the banks.

### 6. INVESTMENT DETAILS

**A. Regular Plan:** This Plan is for investors who wish to route their investment through any distributor.

**B. Direct Plan:** This Plan is for investors who wish to invest directly without routing the investment through any distributor.

Investors should mention the Plan for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form.

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular

Plan. The AMC shall endeavour to contact the investor/distributor 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.

Investors may note that in case of fresh/ additional purchases, if the name of the Scheme on the application form/transaction slip differs with the name on the Cheque/ Demand Draft/payment instrument/transfer letter, then the AMC will allot units under the Scheme mentioned on the application form. In case of fresh/additional purchases, if the Scheme name is not mentioned on the application form/transaction slip, then the units will be allotted under the Scheme mentioned on the Cheque/Demand Draft/ payment instrument/transfer letter. The Plan/Option that will be considered in such cases if not specified by the customer will be the default option of the Scheme as per the SID. However, in case additional purchase is under the same scheme as fresh purchase, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh purchase.

### INVESTMENT THROUGH SIP/MICRO SIP

1. SIP facility is offered by the Scheme subject to following features:

- (i) Frequency available- Monthly/ Quarterly SIP Transaction Dates-

Any date\*

\*If any SIP installment due date falls on a non-Business day, then the respective transactions will be processed on the next Business day. However, in case the chosen date is not available in a particular month, the SIP will be processed on the last day of that month. E.g., if selected date is 31st, SIP installment for the month of September will be processed on 30th September. However, if 30th September happens to be a Non Business Day, the SIP will be processed on the immediate next Business Day.

- (ii) Minimum no. of installments

**Monthly: For schemes other than MMKBY** - 6 installments of Rs. 500/- each and in multiples of Re 1 thereafter;

**For MMKBY** - 6 installments of Rs. 500/- each and in multiples of Rs. 500/- thereafter.

**Quarterly: For schemes other than MMKBY** - 4 installments of Rs. 1500/- each and in multiples of Re 1 thereafter;

**For MMKBY** - 4 installments of Rs. 1500/- each and in multiples of Rs. 500/- thereafter.

- (iii) Mode of Payment

a. Direct Debit mandate through select banks with whom AMC may have an arrangement, time to time.

b. National Automated Clearing House (NACH) Facility

**Note:** Any one or more SIP transaction dates from the available dates can be selected by the Unit Holders under the Monthly and Quarterly frequencies.

#### Default Options:

Default Frequency - Monthly

Default Date - 10th

2. New Investors should mandatorily give a cheque for the first transaction. Subsequent SIP cheques should be of the same amount as the total amount of first SIP cheque.

3. Please draw cheque in the name of the Scheme e.g. "Name of the Scheme - A/c PAN" or "Name of the Scheme - A/c Investor Name" and crossed "A/c Payee only". Also write SIP registration Form no. or folio number on the reverse of cheque accompanying SIP registration form.

4. If the SIP period is not specified by the investor then the SIP enrollment will be deemed to be for perpetuity and processed accordingly.
5. The first installment will be processed at Applicable NAV based on time stamping. In case of SIP for an amount of Rs. 2 lakh and above, the Applicable NAV of the Scheme will be based on funds available for utilizations, as stated in KIMs/SIDs. There should be a gap of at least 30 calendar days (for SIP registered through the physical mode)/ 15 calendar days (for SIP registered through the AMC's online portal available on its website i.e. www.mahindramanulife.com) between the first SIP installment and the second SIP installment / SIP Auto Debit "Start" date mentioned in the debit mandate form. The SIP Auto Debit shall start from the selected "Start" date mentioned by the investor, subject to completion of successful SIP Auto Debit mandate verification and registration formalities at least 10 calendar days prior to the "Start" date specified in the debit mandate form.
6. **SIP Top-up Facility**  
SIP Top-up Facility is a facility which provides flexibility to the investors to increase the amount of the SIP installment by a fixed amount or by a fixed percentage at pre-defined intervals during the tenure of the SIP. The SIP Top-up Facility offered by the Scheme is subject to the following terms and conditions:
  - i. SIP Top-up Facility would be available to all existing and new SIP enrolments. Existing investors who have enrolled for SIP are also eligible to avail Top-up facility and will be required to submit the request for enrolment under this facility at least 10 calendar days prior to the SIP date.
  - ii. **The Top up facility shall be available for SIP Investments only through NACH Debit Mandate**
  - iii. This facility is being offered through two modes: (i) Top-up by Amount and (ii) Top-up by Percentage. **Default Mode - Top-up by amount.**
  - iv. In case of Top-up by Amount, the top-up installment amount shall be minimum Rs 100 and in multiples of Rs 100 thereafter, except in case of Mahindra Manulife ELSS Fund scheme, where top-up installment amount will be minimum Rs 500 and in multiples of Rs 500 thereafter.
  - v. In case of Top-up by Percentage, the Top-up installment shall be a minimum 10% of active/new SIP installment amount and in multiples of 1% thereafter. The SIP installment amount will be rounded off to the nearest next multiple of Rs 10. Percentage Top-up can be done at annual frequency only.
  - vi. a. **SIP Cap Amount:** Investor shall have an option to freeze the SIP installment amount (including Top-ups applied at periodic intervals) by specifying a SIP Cap amount. The SIP Cap amount shall be less than or equal to the amount mentioned by the Investor in the NACH Debit Mandate. In case the SIP Cap amount specified by the Investor is higher than the NACH Debit Mandate amount, then the amount mentioned in the NACH Debit Mandate shall be considered for applying Top-ups and processing of SIP installments until the end of SIP tenure.  
b. **SIP Cap Month-Year:** Investor shall have an option to freeze the SIP installment amount (including Top-ups applied at periodic intervals) from a prespecified month and year. From this prespecified month and year onwards, the SIP Top-Ups will be discontinued and the last topped up SIP installment will remain constant until the end of SIP tenure.

Note: Investor shall have a flexibility to choose either SIP Cap Amount or SIP Cap Month-Year. In case of multiple selections, SIP Cap amount will be considered as default selection.

  - vii. Investors will be able to choose from two frequencies for SIP Top-Up: Half Yearly and Yearly. **Default Top-up frequency - Yearly.**
  - viii. Investors who have enrolled for SIP with Monthly Frequency will be able to choose from two frequencies for Top-Up: Half Yearly and Yearly. In case the investor has chosen half-yearly frequency, the SIP amount will increase after every 6 SIP monthly cycle dates by the amount indicated and in case if the investor has chosen Yearly frequency, the SIP amount will increase after every 12 SIP monthly cycle dates by the amount / percentage, as indicated.
  - ix. Investors who have enrolled for SIP with Quarterly Frequency will be able to choose only "Yearly" frequency for Top-Up and the SIP amount will increase after every 4 SIP quarterly cycle dates by the amount / percentage, as indicated.
  - x. If the Investor does not specify either the Top-up amount/percentage or specifies both, the SIP application will be processed by default with the minimum Top-up installment amount, as applicable.
  - xi. In case the SIP installment amount(s) (including Top-ups applied at periodic intervals) exceeds the maximum amount mentioned by the investor in the NACH debit mandate, the said SIP Top-up request will stand rejected and the SIP will continue to be processed with the last topped up SIP installment amount.
  - xii. The Top-up details cannot be modified once enrolled. In order to make any changes, the Investor must cancel the existing SIP and enroll for a fresh SIP with revised Top up details.
  - xiii. All other terms & conditions applicable for regular SIP Facility will also be applicable to SIP Top-up Facility.
  - xiv. SIP Top-up will be allowed in case of Micro Investments subject to the condition that total investments including SIP Top-up by the investor does not exceed 50,000/- in a rolling 12 months period or in a financial year i.e. April to March i.e. the limit on Micro Investments.
  7. In case of MMEKBY, each SIP installment will be subject to a Lock In period of three years from the date of allotment of Units.
  8. In case any cheque submitted by the investor for SIP installment or any payment instruction for SIP installment is dishonoured by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately.
  9. The SIP enrollment will be discontinued if:
    - a. 3 consecutive SIP installments in case of Monthly & Quarterly frequency are not honoured.
    - b. the Bank Account (for Standing Instruction) is closed and request for change in bank account (for Standing Instruction) is not submitted at least 30 calendar days before the next SIP Auto Debit installment due date.
  10. SIP registered for more than one date or all dates of the month under the Monthly / Quarterly frequency, will be considered as separate SIP instruction for the purpose of fulfilling the "Minimum no. of installments" criteria.
  11. The Load structure prevailing at the time of submission of the SIP application (whether fresh or extension) will apply for all the Installments indicated in such application.
  12. The SIP mandate may be discontinued by a Unit holder by giving a written notice of 30 calendar days to any of the Official Point(s) of Acceptance.
  13. The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
  14. The investors can also subscribe Units through SIP in Demat (electronic) mode for the Scheme. However the Units will be allotted based on applicable NAV of the Scheme and will be credited to investor's Demat (Beneficiary) Account on weekly basis on realization of funds, e.g. Units will be credited to investor's Demat (Beneficiary) account every Monday (or next business day, if Monday is a non-business day) for realization status received in last week from Monday to Friday.  
**Note:** This facility is not available in case of units offered under the Income Distribution cum Capital Withdrawal / IDCW Option(s) of less than monthly frequency
  15. Existing investors can avail SIP facility by submitting only SIP Registration cum mandate form for NACH / Auto Debit.
  16. Investors will not hold Mahindra Manulife Mutual Fund / MMIMPL, its Registrar and other service providers responsible, if the transaction is delayed or not affected or the investor's bank account is debited in advance or after the specific SIP date.
  17. The first cheque should be drawn on the same bank account which is to be registered for Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which Debit is registered.
  18. Mahindra Manulife Mutual Fund / MMIMPL, its Registrar and other service providers shall not be responsible and liable for any damages/ compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
7. **THIRD PARTY PAYMENTS**
  - A. The AMC / Fund shall not accept applications for subscriptions of units accompanied with Third Party Payments except in cases as enumerated in para 8B below.  
**"Third Party Payment"** means payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the Application Form. In case of payment instruments issued from a joint bank account, the first named applicant/ investor must be one of the joint holders of the bank account from which the payment instrument is issued to consider the payment as a non-Third Party Payment.
  - B. As referred to in para 8A above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation/ declarations.
    - (i) Payment by an Employer on behalf of employees under Systematic Investment Plans (SIP) or lump sum / one-time subscription, through Payroll deductions or deductions out of expense reimbursements.
    - (ii) Custodian on behalf of an FPI or a Client.
    - (iii) Payment by the AMC to an empanelled Distributor on account of commission/ incentive etc. in the form of the Mutual Fund units of the schemes managed by the AMC through SIP or lump sum/ one-time subscription.
    - (iv) Payment by a Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum / onetime subscription.
  - C. For investments through third party payments, Investors must accompany the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website www.mahindramanulife.com) along with the Application Form for subscription of units.

## 8. E-MAIL & MOBILE COMMUNICATION

Investors may note that Primary holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. If the AMC / RTA finds that the email address / mobile number provided is not of the actual investor or seems to be incorrect, the AMC / RTA may choose not to capture / update the email address / mobile number.

Further, the email address provided by the investor will be registered in our records and will be treated as their consent to receive, Allotment confirmations, Consolidated Account Statement/ Account Statement, annual report/ abridged summary and any statutory / other information as permitted via electronic mode /email. These documents shall be sent physically in case the Unit holder opts/request for the same.

Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Mutual Fund about the same to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. The AMC/Trustee reserve the right to send any communication in physical mode.

### Description of Email & Mobile validation codes:

Family Code	Family Description
SE	Self
SP	Spouse
DC	Dependent Children
DS	Dependent Siblings
DP	Dependent Parents
GD	Guardian
PM	PMS
CD	Custodian
PO	POA

## 9. MODE OF PAYMENT OF REDEMPTION PROCEEDS - VIA DIRECT CREDIT / RTGS / NEFT

### A. Real Time Gross Settlement (RTGS)/ National Electronic Funds Transfer (NEFT)

The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' and 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and dividend (IDCW) proceeds (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/ NEFT System).

NEFT is electronic fund transfer modes that operate on a deferred net settlement (DNS) basis which settles transactions in batches. Contrary to this, in RTGS, transactions are processed continuously throughout the RTGS business hours. The minimum amount to be remitted through RTGS is Rs. 2 lakhs. There is no upper ceiling for RTGS transactions. No minimum or maximum stipulation has been fixed for NEFT transactions.

Unit holders can check the list of banks participating in the RTGS / NEFT System from the RBI website i.e. [www.rbi.org.in](http://www.rbi.org.in) or contact any of our Investor Service Centres. However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in RTGS/ NEFT updated on RBI website [www.rbi.org.in](http://www.rbi.org.in), from time to time, the instructions of the Unit holder for remittance of redemption/ dividend (IDCW) (if any) proceeds via RTGS / NEFT System will be discontinued by Fund/ AMC without prior notice to the Unit holder and the payouts of redemption/ dividend (IDCW) (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft.

For more details on RTGS / NEFT or for frequently asked questions (FAQs) on RTGS

/ NEFT, Unit holders are advised to visit the RBI website [www.rbi.org.in](http://www.rbi.org.in)/Fund website [www.mahindramanulife.com](http://www.mahindramanulife.com).

### B. Payment to NRI Investors:

Payment to NRI / FPI Unit holders will be subject to the relevant laws / guidelines of the RBI as are applicable from time to time (also subject to deduction of tax at source as applicable).

#### In the case of NRIs:

- Credited to the NRI investor's NRO account, where the payment for the purchase of the Units redeemed was made out of funds held in NRO account; or
- Remitted abroad or at the NRI investor's option, credited to his NRE / FCNR / NRO account, where the Units were purchased on repatriation basis and the payment for the purchase of Units redeemed was made by inward remittance through normal banking channels or out of funds held in NRE / FCNR account.

In the case of FPIs, the designated branch of the authorized dealer may allow remittance of net sale / maturity proceeds (after payment of taxes) or credit the amount to the Foreign Currency account or Non-resident Rupee account of the FPI maintained in accordance with the approval granted to it by the RBI.

The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the rupee amount in foreign exchange in the case of transactions with NRIs / FPIs. The Fund may make other arrangements for effecting payment of redemption proceeds in future.

Unitholders are advised to opt for the NEFT / RTGS, as it helps in avoiding loss of redemption warrant in transit or fraudulent encashment. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account.

The AMC / Fund shall not be held liable for any losses/ claims, etc. arising on account of processing the direct credit or credit via RTGS/ NEFT of redemption proceeds on the basis of Bank Account details as provided by the Unit holder in the Application Form.

However, if the Unit holders are not keen on availing of any of the said facilities and prefer receiving cheques/ demand drafts, Unit holders shall intimate the AMC/Registrar in writing indicating their preference. The AMC/ Fund would then ensure that the payouts are effected by sending the Unit holders a cheque / demand draft. In case of unforeseen circumstances, the AMC/Fund reserves the right to issue a cheque / demand draft.

Any charges levied by the investor's bank for receiving payment through electronic mode / outstation cheques / demand drafts will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges.

**Please ensure to furnish the Bank Account details under Section 7.**

### C. Mode of Payment for Unit holders holding Units in Demat form

Investors will receive their redemption proceeds directly into their bank accounts linked to the demat accounts.

## 10. SMS Alerts

This facility enables the Unit holder to receive SMS confirmations for purchase, redemption or switch, and other alerts.

## 11. UNIT HOLDING OPTION

Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form.

Investors desiring to get allotment of units in demat form must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited

(CDSL).

If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form/ DP statement showing active demat account details for verification. Names, mode of holding, PAN details, etc. of the investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

For units held in demat mode, details such as address for correspondence, pay-out bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Holding/ transacting of units held in demat form shall be in accordance with the procedures/ requirements laid down by the Depositories, viz. NSDL/ CDSL in accordance with the provisions under the Depositories Act, 1996 and the Regulations thereunder.

## 12. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language.

In case of an application through constituted Attorney, the Power of Attorney should be signed by the investor and the constituted Attorney. The Application Form should be signed in such cases by such constituted Attorney.

## 13. NOMINATION

Pursuant to Regulation 29A of the SEBI Regulations and SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/82 dated June 15, 2022, the AMC provides an option to the Unitholder to submit either the nomination form or the declaration form for opting out of nomination in physical or online as per the choice of the unit holder(s).

Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.

Where the Units are held by more than one person jointly, the joint Unit holders may together nominate a person(s) in whom all the rights in the Units shall vest in the event of death of all the joint Unit holders. By provision of this facility the AMC is not in any way attempting to grant any rights other than those granted by law to the nominee(s). A nomination in respect of the Units does not create an interest in the investments after the death of the Unit holder. The nominee(s) shall receive the Units only as an agent and trustee for the legal heirs or legatees as the case may be.

The terms and conditions for registration of nominee(s) are as under:

- It is mandatory for all Investors to provide Nomination details or Opt out of the nomination by providing specific details / declaration in the 'Nomination' section of the form. In the absence of the said details, the application form shall be liable for rejection.
- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
- Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
- Nomination is not allowed in a folio of a Minor unitholder.
- In case a folio has joint holders, all joint holders should sign the request for nomination/ cancellation of nomination, even if the mode of holding is 'either or survivor'.
- Minor(s) can be nominated and in such cases, the name, address and signature of

the parent/ legal guardian representing such minor nominee(s) shall be provided by the Unit holder.

- Only the following categories of Indian Residents can be nominated: (a) individuals (b) minors through parent/legal guardian (c) religious and charitable trusts and (d) Central Government, State Government, a local authority or any person designated by virtue of his office. 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.
- Nomination in respect of the units stands rescinded upon the transfer of units
- A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
- Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees.
- Every new nomination for a folio will overwrite the existing nomination, if any. Nomination will be subject to the provisions of the respective Scheme Information Document.
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
- Transmission of units in favour of a Nominee shall be valid discharge by the AMC/ Mutual Fund / Trustees against the legal heir(s).
- The nomination will be registered only when the form is completed in all respects to the satisfaction of the AMC.
- In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.
- Cancellation of nomination can be made only by those Unit holder(s) who hold Units on their own behalf either singly or jointly and who made the original nomination. On cancellation of nomination, the nomination shall stand rescinded and the Fund/ AMC shall not be under any obligation to transmit the Units in favour of the nominee(s).
- In case of investors opting to hold the Units in demat form, the nomination details provided by the investor to the depository participant will be applicable.

#### 14. PERMANENT ACCOUNT NUMBER

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention the permanent account number (PAN) irrespective of the amount of investment (except as given below). Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/her natural parent/legal guardian, as the case may be. However, PAN is not mandatory in the

case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. Also, investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN, subject to the AMC verifying the veracity of the claim of the investors that they are residents of Sikkim, by collecting sufficient documentary evidence. PAN card copy is not required separately if KYC acknowledgement letter is made available. The Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

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

#### PAN Exempt Investments

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

Eligible investors must hold only one PEKRN issued by any one of the KRAs. If an application for investment together within investments made in a rolling 12 month period or in a financial year exceeds Rs.50,000/-, such an application will be rejected.

Units allotted by way of Fresh / Additional Purchase and Systematic Investment Plans only will be covered in the limit of Rs.50,000. However, any subsequent Switch transaction of these units, whose value exceeds the limit of Rs 50,000/- will be processed without the requirement of PAN from the investor. The detailed procedures / requirements for accepting applications shall be as specified by the AMC/Trustee from time to time and their decision in this behalf will be final and binding. Furthermore, the AMC reserves the right to seek PAN from the investor, if it is found that the investor has made investments by quoting his/her PAN in some other Mutual Fund, which is serviced by CAMS as an RTA.

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

\*HUFs and other categories are not eligible for such investments.

#### 15. PREVENTION OF MONEY LAUNDERING

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

The Investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and/ or any other applicable law in force and also any laws enacted by the Government of

India from time to time or any rules, regulations, notifications or directions issued thereunder.

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

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

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

##### Units held in account statement (Non-Demat) form

It is mandatory for each of the Investors (guardian in case of minor) to (i) attach proof of KYC Compliance viz. KYC Acknowledgement Letter\* ("for those investors who have completed KYC formalities through SEBI registered KYC registration authorities); OR (ii) provide KYC Identification Number (KIN) issued by the Central KYC Registry (CKYCR), for all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/Flex STP/ Transfer of Income Distribution cum Capital Withdrawal / IDCW Transfer. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must attach proof of KYC Compliance / provide KIN at the time of investment.

As and when any investor wishes to invest on the basis of KIN, the AMC or its Registrar will use the KIN provided by the investor for downloading KYC information from CKYCR system and update their records. Further, if the PAN has not been updated in CKYCR system, the AMC will ask the investor to provide a self certified copy of the investor's PAN card and update/upload the same in CKYCR system. In the absence of PAN, the investor's subscription is liable for rejection or the limit of investment may be restricted upto Rs 50,000 in a rolling period of 12 months as decided by AMFI/SEBI or at the discretion of the AMC in due course of time.

Any new investor wishing to invest in the scheme(s) of Mahindra Manulife Mutual Fund is requested to use the "CKYC & KRA KYC Form" to complete the KYC formalities and submit the same at any of our investor service centres. The "CKYC and KRA KYC Application Form" is available on our website [www.mahindramanulife.com](http://www.mahindramanulife.com).

Post completion of the KYC formalities using the above referred KYC form, the investor will be allotted a unique 14 digit KIN by CKYCR, which can be used by the investor at the time of making any future investments. However, the Mutual Fund reserves the right to carry out additional KYC / ask any additional information/documents from the investor to meet the requirements of its KYC Policy.

##### Units held in electronic (demat) form

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. For further details, please refer Section 'Know Your Customer (KYC) Compliance' under.

Statement of Additional Information available on our website [www.mahindramanulife.com](http://www.mahindramanulife.com).

## 17. ULTIMATE BENEFICIAL OWNER(S) (UBO(S))

Pursuant to SEBI master circular vide ref. No.CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its circular ref. No.CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ("UBO(s)") and submit proof of identity (viz.

PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s). Non-individual applicants/investors are mandated to provide the details on UBO(s)' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except Individuals and a

Company listed on a stock exchange or is a majority owned subsidiary of such a Company. In case of any change in the beneficial ownership, the investor should immediately intimate AMC / its Registrar / KRA, as may be applicable, about such changes. Please contact the nearest Investor Service Centre (ISC) of Mahindra Manulife Mutual Fund or log on to our website [www.mahindramanulife.com](http://www.mahindramanulife.com) for the Declaration Form.

## 18. Additional FATCA & CRS Terms & Conditions

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

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

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

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

### FATCA & CRS Instructions

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

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

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

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor its resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND 3. Any one of the following documents: (1) Certified Copy of "Certificate of Loss of Nationality" OR (2) Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; OR (3) Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India Telephone number in a country other than India	(1) Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; AND (2) Documentary evidence (refer list below) <b>If no Indian telephone number is provided</b> (1) Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; AND (2) Documentary evidence (refer list below) <b>If Indian telephone number is provided along with a foreign country telephone number</b> (1) Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR (2) Documentary evidence (refer list below)

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

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

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

## 19. ADDITIONAL INSTRUCTIONS FOR APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)

**A. Mahindra Manulife Mutual Fund extends ASBA facility to the Investors subscribing for the Units under this New Fund Offer ("NFO") in addition to its existing mode of subscriptions, subject to the same being extended by all the concerned intermediaries involved in the ASBA process. For availing this facility, Investors are requested to check with the Designated Branches ("DBs") of the Self Certified Syndicate Banks ("SCSBs"). For the complete list of SCSBs with details of controlling/ designated branches please refer to websites : <http://www.sebi.gov.in>, <http://www.nseindia.com> and <http://www.bseindia.com>.**

Investors shall use the ASBA Application Form bearing the stamp of the Syndicate Members and/ or the DBs of SCSB, as the case may be, for the purpose of making an application for Subscription of Units of Plan(s) under the Scheme. Investors are required to submit their applications, either in physical or electronic mode. In case of application in physical mode, the Investor shall submit the application at the DBs of the SCSB. In case of application in electronic form, the Investor shall submit the application either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for blocking funds in the ASBA account held with SCSB, and accordingly registering such

Applications. On submission of the application, the Investors are deemed to have authorised (i) the SCSB to do all acts as are necessary to make the application including, blocking or unblocking of funds in the bank account maintained with the SCSB specified in the application, transfer of funds to the Bank Account of the Scheme/ Mahindra Manulife Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment is made; and (ii) the 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 ("ASBA Account"), upon rejection of the application/ winding up of the Scheme, as the case may be.

Applications completed in all respects, must be submitted at the SCSBs with whom the bank account is maintained. In case the ASBA application form is erroneously submitted at any of the official points of acceptance of the Fund, the same shall be rejected.

The SCSB shall block amount equivalent to the application amount mentioned in the Form, after verifying that sufficient funds are available in the bank account ("ASBA Account") till the date of allotment of Units or upon rejection of the application/ winding up of the Scheme, as the case may be.

**No request for withdrawal of ASBA application form will be allowed after the closure of New Fund Offer Period.**

### B. SCSB DETAILS

Investors shall correctly mention the bank account number in the application and should ensure that funds equal to the application amount towards the Subscription of Units are available in the ASBA Account before submitting the application to the respective DBs. In case the amount available in the ASBA Account specified in the applications is insufficient, the SCSB shall reject the application.

### C. DEMATERIALIZATION

Investors desiring to get allotment of units through ASBA process must have an active beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL). Investors may note that if the DPID, beneficiary account and the PAN provided in the form are incomplete, incorrect or do not match with the Depository records, the application shall be rejected.

### D. REDRESSAL OF COMPLAINTS

All grievances related to ASBA facility shall be addressed to the SCSB, where the application form was submitted or to the RTA viz. Computer Age Management Services Ltd (CAMS).



## FATCA-CRS Declaration & Supplementary KYC Information Declaration Form for Entities

*Please seek appropriate advice from your tax professional on your tax residency and related FATCA & CRS guidance*

### Part – A

<b>PAN</b>		Date of Incorporation	d	d	/	m	m	m	/	y	y	y	y
<b>Name</b>													
Address Type [for KYC address]	<input type="radio"/> Residential <input type="radio"/> Residential / Business <input type="radio"/> Business <input type="radio"/> Registered Office												
Place of Incorporation				Country of Incorporation									
Gross Annual Income Details in INR	<input type="checkbox"/> < 1 Lakh <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs-1 Cr <input type="checkbox"/> > 1 Cr			Net Worth in INR in Lacs	_____								
				Net Worth as of	dd/mmm/yyyy								
Is the entity involved in / providing any of the following services:	<input type="checkbox"/> Foreign Exchange / Money Changer Services <input type="checkbox"/> Gaming / Gambling / Lottery Services [e.g. casinos, betting syndicates] <input type="checkbox"/> Money Laundering / Pawning			Any other information [if applicable]	[Please specify]								

Is "Entity" a tax resident of any country other than India –       Yes       No

(If 'Yes', please provide country/ies in which the entity is a resident for tax purpose and the associated TIN)

S No	Country of Tax Residency	Tax Payer Identification Number/ Functional Equivalent / Company Identification Number or Global Entity Identification Number	Identification Type [TIN or other, please specify]
1			
2			
3			

In case the Entity's Country of Incorporation / Tax Residence is US but Entity is not a Specified US person, mention Entity's exemption code here \_\_\_\_\_ (Refer Instructions o)



**Part B [to be filled by Financial Institutions or Direct Reporting NFFEs]**

We are a

Financial Institution / FFI [refer instructions a.]

Direct Reporting NFFE [refer instructions b.]

**GIIN** (Global Intermediary Identification Number):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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

**Name of the sponsoring entity**

--

**GIIN not available** [tick any one]:

Applied For

Not required to apply for – specify sub-category code  [refer instructions c.]

Not obtained - Non-participating FFI

**Part C [Fill any one as applicable - to be filled by NFEs other than Direct Reporting NFFEs]**

1	Is the entity is a listed company [whose shares are regularly traded on a recognized stock exchange] [refer instructions d.]	<input type="checkbox"/> No <input type="checkbox"/> Yes (If Yes, Please specify any one Stock Exchange on which the stock is traded regularly) Name of the Stock Exchange _____
2	Is the entity a 'Related Entity' of a listed company [whose shares are regularly traded on a recognized stock exchange] [refer instructions e.]	<input type="checkbox"/> No <input type="checkbox"/> Yes (Please specify the name of the listed company and one stock exchange on which stock is traded regularly) Name of the listed company: _____ Nature of Relation: <input type="checkbox"/> Subsidiary <input type="checkbox"/> Controlled Name of the Stock Exchange: _____
3	Is the entity an Active NFE?	<input type="checkbox"/> No <input type="checkbox"/> Yes - Nature of business _____ Please specify sub-category of Active NFE <input type="checkbox"/> [refer instructions g.]
4	If the entity a Passive NFE: [refer instructions h.]	<input type="checkbox"/> No <input type="checkbox"/> Yes - Nature of business _____ If Yes, fill UBO declaration in the next section

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

S No	Name of UBO	Taxpayer Identification Number / PAN / Equivalent ID Number~	Place & Country of Birth	Country of Tax Residency*	Occupation Type [Service, Business, Others.]	Nationality	Father's Name	Date of Birth dd/mmm/yyyy	Gender [Male, Female, others]

# Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India  
~ In case TIN is not available, kindly provided functional equivalent  
\* If UBO has more than one tax residency outside India, details to be provided in separate rows for each of the tax residency countries

**Declaration:**

I/We acknowledge and confirm that the information provided above 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 am/are aware that I/We may liable for it. I/We hereby authorize you RTA/Mahindra Manulife Mutual Fund ('the Fund')/AMC/Other participating entities to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to / any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized 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 in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days and also undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities. I/We authorize Fund/AMC/ RTA to provide relevant information to upstream payors to enable withholding to occur and pay out any sums from my account or close or suspend my account(s) without any obligation of advising me of the same. We also confirm that we have read and understood the FATCA & CRS Terms and Conditions given below and hereby accept the same

Signature with relevant seal:

Authorized Signatory

Authorized Signatory

Authorized Signatory

Date:

Place:

**FATCA & CRS Terms & Conditions**

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which require Indian financial institutions such as the Banks/other financial entities to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

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

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

Please note that you may receive more than one request for information if you have multiple relationships with MFs or its group entities / related parties. Therefore, it is important that you respond to such request, even if you believe you have already supplied any previously requested information.

\*\*\*\*\*

**Acknowledgement**

We acknowledge the receipt of FATCA/CRS declaration form duly filled and signed from

M/s. \_\_\_\_\_ PAN \_\_\_\_\_ on dd-mmm-yyyy

Date: \_\_\_\_\_ Signature with Name, Emp. ID & Seal

**Instructions for FATCA & CRS Declaration**

- a. Financial Institution / Foreign Financial Institution [FFI] – Means any non-US financial institutions that is a – (1) Depository institution – *accepts deposits in the ordinary course of banking or similar business*; (2) Custodian institution - *as a substantial portion of its business, hold financial assets for the accounts of others*; (3) Investment entity – *conducts a business or operates for or on behalf of a customer for any of the activities like trading in money market instruments, foreign exchange, foreign currency, etc. or individual or collective portfolio management or investing, administering or managing funds, money or financial assets on behalf of other persons; or an entity managed by this type of entity*; or (4) Insurance company – *entity issuing insurance products i.e. life insurance*; (5) Holding or Treasury company – *entity that is part of an expanded affiliate group that includes a depository, custodian, specified insurance company or investment entity*
- b. Direct Reporting NFFE – a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS
- c. GIIN not required category:

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

- d. Listed Company - A company is publicly traded if its stock are regularly traded on one or more *established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)*
- e. Related Entity - an entity is a “Related Entity” of another entity if one controls the other, or the two entities are under common control (where control means direct or indirect ownership of more than 50% of the vote or value in an entity)
- f. Non-financial foreign entity [NFFE] – Non-US entity that is not a financial institution [including a territory NFFE]. Following NFFEs are excluded from FATCA reporting – (a) Publicly traded corporation / listed companies; (b) Related Entity of a listed company; and (c) Active NFFE
- g. Active NFFE – Any one of the following –

Code	Sub-Category
01	Less than 50% of the NFE’s gross income for the preceding calendar year or other appropriate reporting period is passive income and < 50% of the assets held by NFE are assets that produce or are held for the production of passive income
02	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for NFE status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;

05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE is a 'non for profit' organization which meets all of the following requirements: <ul style="list-style-type: none"> <li>• It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> <li>• The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</li> <li>• The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.</li> </ul>

- h. Passive NFE - means any NFE that is not (i) an Active NFFE or listed / publicly traded entity or entity related to the listed / publicly traded entity, or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations or (iii) the gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity - (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)
- i. Passive Income – portion of gross income that consists of dividends, interest, rents and royalties (other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFFE), income equivalent to interest / amount received from pool of insurance contracts, annuities, excess of gains over losses from the sale or exchange of property / from transactions (including futures, forwards or similar transactions) in any commodities but not including (i) any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation or (ii) active business gains or losses from the sale of commodities but only if substantially all the foreign entity's commodities are property, excess of foreign currency gains over losses, net income from notional principal contracts, amounts received under cash value insurance contracts, amounts earned by insurance company in connection with its reserves for insurance and annuity contracts
- j. Controlling Persons means the natural persons who exercise control over an entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force Recommendations.
- k. Non-Participating FFIs [NPFFIs] – an FFI other than participating FFI, a deemed-complaint FFI, or an exempt beneficial owner
- l. Specified US Persons – Any US Person other than i). A publicly traded corporation; ii). A corporation that is a member of the same expanded affiliate group; iii). A tax exempt organization; iv). an individual retirement plan; v). the United States or an agency or instrumentality of the United States; vi). Any state [including District of Columbia and United States possession] or State Authorities; vii). A bank, viii). A real estate investment trust; ix). A regulated investment company; x). an entity registered with the SEC under the Investment Company Act of 1940; xi). A common trust fund; xii). A tax exempt trust; xiii). A registered dealer; xiv). A registered broker
- m. Expanded affiliated group – One or more chains of members connected through ownership (50% or more, by vote or value) by a common parent entity if the common parent entity owns stock or other equity interests meeting the requirements in atleast one of the other members
- n. Owner documented FFI – AN FFI meeting the following requirements – (a) FFI is an FFI solely because it is an investment entity; (b) FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or

specified insurance company; (c) FFI does not maintain a financial account for any non-participating FFI; (d) FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in the circumstances, and (e) The designated withholding agent agrees to report to the IRS (or, in case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any US specified persons and (2) Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a US person, an exempt beneficial owner, or an exempted NFE

o. Exemption Code for US persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan
N	Not Applicable

## Declaration Form of Ultimate Beneficial Ownership [UBO] / Controlling Persons

I: Investor details:

Investor Name											
PAN*											

\* If PAN is not available, specify Folio No. (s)

**II: Category**

Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company *[If this category is selected, no need to provide UBO details].*

Name of the Stock Exchange where it is listed#. \_\_\_\_\_

Security ISIN# \_\_\_\_\_

Name of the Listed Company (applicable if the investor is subsidiary/associate): \_\_\_\_\_

*#mandatory in case of Listed company or subsidiary of the Listed Company*

Unlisted Company    Partnership Firm / LLP    Unincorporated association / body of individuals

Public Charitable Trust    Private Trust    Religious Trust    Trust created by a Will.

Others *[please specify]* \_\_\_\_\_

**UBO / Controlling Person(s) details.**

**Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit?    Yes                       No**

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

**(Please read instructions carefully before filling in the below details.)**

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO/SMO#.			
UBO / SMO PAN#. <small>For Foreign National, TIN to be provided]</small>			
% of beneficial interest#.	>10% controlling interest. <input type="checkbox"/>	>10% controlling interest. <input type="checkbox"/>	>10% controlling interest. <input type="checkbox"/>

**Declaration Form of Ultimate Beneficial Ownership [UBO] /  
 Controlling Persons**

	>15% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>15% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>15% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>
UBO / SMO Country of Tax Residency#.			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#.			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mmm-yyyy] #			
UBO / SMO PEP#	Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP. <input type="checkbox"/>		
UBO / SMO Address [include City, Pincode, State, Country]	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:
UBO / SMO Address Type	Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office. <input type="checkbox"/>		
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/>		

**Declaration Form of Ultimate Beneficial Ownership [UBO] / Controlling Persons**

UBO / SMO Father's Name			
UBO / SMO Occupation	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>		
SMO Designation#			
UBO / SMO KYC Complied?	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If No, complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If No, complete the KYC and confirm the status.

*# Mandatory column.  
 Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.  
 \* Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.*

**Declaration**

I/We acknowledge and confirm that the information provided above 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, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized 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 in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorized Signatory

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Authorized Signatory

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Authorized Signatory

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Place: \_\_\_\_\_

Date: \_\_\_ / \_\_\_ / \_\_\_



## Declaration Form of Ultimate Beneficial Ownership [UBO] / Controlling Persons

### Instructions on Controlling Persons / Ultimate Beneficial Owner

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

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

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
  - more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
  - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership.
  - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

#### **B. For Investors which is a trust:**

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

#### **C. Exemption in case of listed companies / foreign investors**

The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

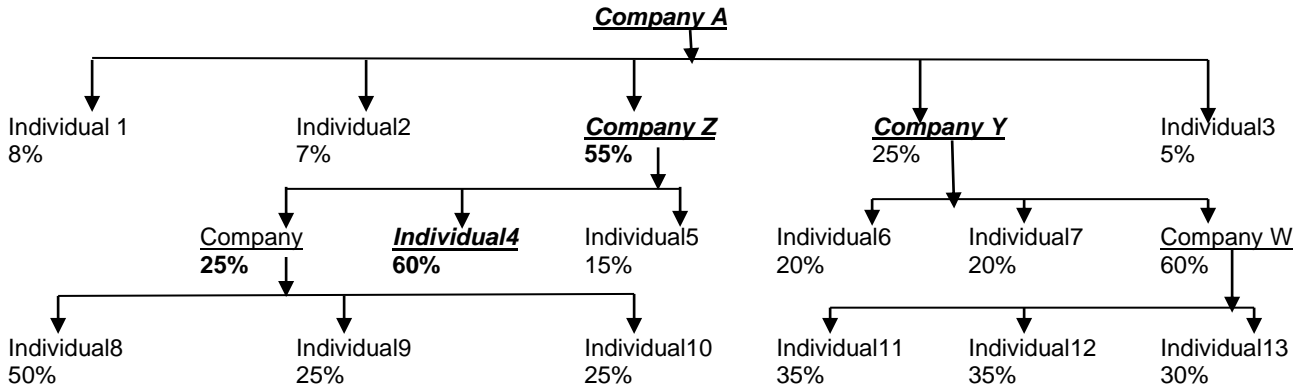
#### **D. KYC requirements**

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

## Declaration Form of Ultimate Beneficial Ownership [UBO] / Controlling Persons

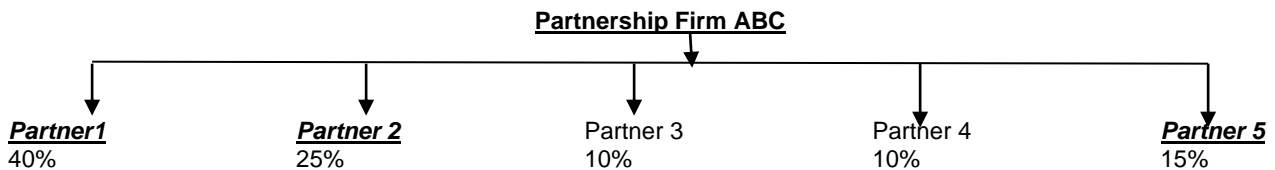
**Sample Illustrations for ascertaining beneficial ownership:**

**Illustration No. 1 – Company A**



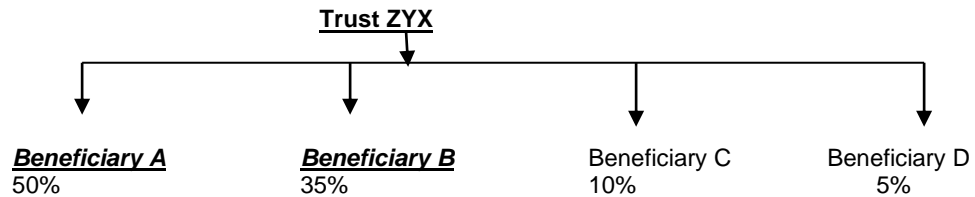
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

**Illustration No. 2 – Partner ABC**



For Partnership Firm ABC, Partners 1, 2 and 5 are considered as UBO as each of them holds >=15% of capital. KYC proof of these partners needs to be submitted including shareholding.

**Illustration No. 3 – Trustee ZYX**



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for >10% of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

**Declaration Form of Non-Profit Organization (NPO)**  
*(Mandatory for Trusts/Society)*

Investor Name										
PAN										

- I/We hereby confirm that above stated entity / organization is falling under “**Non-profit organization**” [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).
- Enclosed relevant documentary proof evidencing the above definition.

We further confirm that we have registered with DARPAN Portal of NITI Aayog as NPO and registration details are as follows:

Registration Number of DARPAN portal	
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If not, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, MF/AMC/RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.

- I/We hereby confirm that the above stated entity / organization is **NOT** falling under Non-profit organization as defined above or in PMLA Act/Rules thereof.

I/We acknowledge and confirm that the information provided above 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 am/are aware that I/We may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries or any other statutory authorities to facilitate single submission / update & for regulatory purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorized Signatory	Authorized Signatory	Authorized Signatory
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Place: \_\_\_\_\_

Date: \_\_/\_\_/\_\_

**LIST OF BRANCH OFFICES OF MAHINDRA MANULIFE INVESTMENT MANAGEMENT PRIVATE LIMITED**

For updated list of AMC branch offices, please visit [www.mahindramanulife.com](http://www.mahindramanulife.com)

**LIST OF OFFICIAL POINTS OF CONTACTS / ACCEPTANCE OF TRANSACTIONS DURING NEW FUND OFFER & ONGOING OFFER PERIOD**

**OFFICES OF MAHINDRA MANULIFE INVESTMENT MANAGEMENT PRIVATE LIMITED**

<b>Mumbai-HO</b>	1st Floor Sadhana House, Behind Mahindra Towers 570 PB Marg, Worli, Mumbai- 400 018.
<b>Mumbai - Borivali</b>	Shop No.16 & 17, Ground Floor, Star Trade Center, Opposite Chamunda Circle, Sodawala Lane, Borivali - West, Mumbai - 400092
<b>Mumbai - Ghatkopar</b>	ZBS 2 FLR 201, Mahatma Gandhi Road, Near Doshi Nursing Home, Ghatkopar East, Mumbai, Maharashtra 400077
<b>Mumbai - Fort</b>	103, Veena Chambers, 21, Dalal Street, Opp. BSE Building, Fort, Mumbai- 400001
<b>Mumbai - Thane</b>	Shop No. 5, Konark Tower, Ghantali Devi Road, Thane West, Thane - 400602
<b>New Delhi</b>	608-609, 6th Floor, Prakash Deep Building, Tolstoy Marg, New Delhi - 110001
<b>Pune</b>	Office No. 4, 1st Floor, Dinkar Baug Apartment, CTS No. - 852, FP No.188, Bhandarkar Road, Pune - 411004
<b>Lucknow</b>	Shop no.4, Ground Floor, Raja ram Kumar Plaza, Hazaratganj, Lucknow - 226001.
<b>Ahmedabad</b>	308, 3rd Floor ABC-II, St. Xavier's College Corner, Off C. G. Road, Navrangpura, Ahmedabad-380 009
<b>Vadodara</b>	342,343 & 347, 3rd Floor, Emreald One, Nr. Gujarat Kidney Hospital, Jetalpur Bridge, Jetalpur Road, Vadodara - 390007
<b>Kolkata</b>	403 Kankaria Centre, 2/1 Russel Street, Kolkata 700 071
<b>Chennai</b>	Suite 1B, 1st Floor, Riaz Garden, No.29 Kodambakkam High Road, (Near Hotel Palm Grove) Nungambakkam, Chennai 600 034
<b>Bangalore</b>	S-822, 8th Floor, South Block, Manipal Center, 47, Dickenson Road, Bangalore-560042.
<b>Patna</b>	609, 6th Floor, Hari Niwas Complex, Dakbungalow Crossing, Patna- 800 001.
<b>Ernakulam</b>	New Door No: 66/4588, 3rd Floor, MG Square, Padma Jn, MG Road. Ernakulam - 682035
<b>Indore</b>	215/215-A, 2nd Floor, D M Tower, Near Janjeerwala Sqaure, 21/2, Race Course Road, New Palasia, Indore - 452 001
<b>Surat</b>	HG-17, International Trade Center, Majura Gate, Surat - 395002
<b>Jaipur</b>	304, 3rd Floor, V- Jai City Point Building, Ahinsa Circle, Ashok Marg C- Scheme, Jaipur - 302001
<b>Guwahati</b>	5E, Dihang Arcade, 5th Floor, Tarun Nagar, Near ABC Bus Stop, G. S. Road, Guwahati - 781005
<b>Kanpur</b>	Office No. 411, 4th Floor, Kan Chambers Civil Lines, Kanpur-208001
<b>Chandigarh</b>	SCO 333-334, 1st Floor, Cabin No - 216, Sector - 35B, Chandigarh - 160022
<b>West Bengal - Durgapur</b>	Room No - 21, 3rd Floor, Suhatta Mall, City Centre, Durgapur 713216
<b>Nagpur</b>	1st Floor, Plot No 6, Fortune Business Centre, Vasant Vihar Complex, WHC Road, Shankar Nagar, Nagpur, 440010
<b>Hyderabad</b>	3B, Third Floor, B-Block, GS Mall, Somajiguda Circle, Above Domino's Pizza, Hyderabad, Telangana-500082.

**OFFICES OF COMPUTER AGE MANAGEMENT SERVICES LIMITED**

**Andhra Pradesh:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, MG Road, Labbipet, Vijayawada - 520010. **Flat No GF2, D NO 47-3-2/2, Vigneshwara Plaza, 5th Lane, Dwarkanagar Visakhapatnam- 530 016.** D No 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No. 6, Guntur - 522002. 97/56, I Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001. Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry - 533101. Shop No: 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati - 517501. Bandi Subbaramaiah Complex, D. No:3/1718, Shop No. 8, Raja Reddy Street, Kadapa - 516001. AGVR Arcade, 2nd Floor, Plot No. 37(Part), Layout No. 466/79 Near: Canara Bank, Sangamesh Nagar, Anantpur - 515001. H.No. Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518 001. No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533001. Door No 4-4-96, 1st Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam - 532001. No.22b-3-9, Karl Marx Street, Powerpet, Eluru - 534002. Shop No 1128, First floor, 3rd Line, Sri Bajaji Market Complex, Ongole - 523001. Door No. 4-8-73, Beside Sub Post Office, Kothagraharam, Vizianagaram - 535001. **Assam:** Piyali Phukan Road, C. K. Path, House No - 1, Rehabari, Guwahati - 781008. Bangiya Vidyalaya Road Near Old post office, Durgabari, Tinsukia - 786125. G.N.B.Road, Bye Lane, Prakash Cinema, Po & Dist. Bongaigaon - 783380. Amba Complex, Ground Floor, H S Road, Dibrugarh-786001. Dewal Road ,Second Floor left side second building, Near Budhi Gukhani Mandir, Gar Ali, Jorhat -785001. Utaplendu Chakraborty, Amulapathy, V.B.Road, House No.315, Nagaon -782003. House No. 18B, 1st Floor, C/o Lt. Satyabrata Purkayastha, Opposite to Shiv Mandir, Ambicapaty, Silchar -788004. Kanak Tower -1st Floor Opp. IDBI Bank/ ICICI Bank C.K. Das Road, Tezpur Sonitpur - 784001. **Bihar:** G-3, Ground Floor, OM Complex Near Saket Tower, SP Verma Road, Patna - 800001. Brahman Toli, DurgasthanGola Road, Muzaffarpur - 842001. Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur -812001. Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001. Old NCC Office, Ground Floor, Club Road, Arrah-802301. R-C Palace, Amber Station Road, Opp Mamta Complex, Biharsharif - 803101. C/o Sri Vishwanath Kunj Ground Floor, Tilha Mahavir Asthan Gaya - 823001. C/C Muneshwar Prasad, Sibaji Colony, SBI Main Branch Road, Near - Mobile Tower, Purnea-854301. C/o Rice Education and IT Centre, Near Wireless Gali, Amla Tola,

Katihar-854105. **Chattisgarh:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank Nehru Nagar, Bhitai - 490020. HIG, C-23 Sector - 1, Devendra Nagar, Raipur - 492004. Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur - 495001. **Goa:** Office no 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji - 403 001. F4- Classic Heritage, near Axis Bank, Opp. BPS Club, Pajifond Margao - 403601. Office no. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa - 403507. No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco - 403802. 1st Floor, MIG-25, Blessed Villa, Lochan Nagar, Raigarh-496001. **Gujarat:** 111- 113, 1st Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. Shop No-G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395002. 103 Aries Complex, BPC Road, Off R.C.Dutt Road, Alkapuri, Vadodara - 390007. 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001. 501 - 503, Bhayani Skyline, Behind Joggers Park, Atahai Road, Bhavnagar - 364001. 207, Manek Centre, P N Marg, Jamnagar - 361001. Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastrji Maidan, Limda Chowk, Rajkot - 360001. 3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane, Valsad - 396001. 214-215, 2nd floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari -396445. Office No. 4-5, First Floor RT0, Relocation Commercial Complex -B Opp. Fire Station, Near RTO Circle, Bhuj -370001. "Aastha Plus", 202-A, 2nd Floor, Sardarbag Road, Near. Alkapuri, Opp. Zansi Rani Statue, Junagadh - 362001. Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar -393002. 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384002. 208, 2nd Floor, HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396195. F-108, A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch -392001. F-142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001. A/177, Kailash Complex, Opp. Khedut Decor Gondal - 360311. Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201. D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383001. Gopal Trade Center, Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001. Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar - 363001. B 1, 1st Floor, Mira Arcade, Library Road, Opp SBS Bank, Amreli-365601. F-10, First Wings, Desai Market, Gandhi Road, Bardoli-394601. No.507, 5th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Nr Hdfc Bank, Kuvadana, Gandhinagar-382421. 1st Floor, Prem Prakash Tower B/H B.N. Chambers, Ankleshwar, Mahadev Road, Godhra - 389001. **Haryana:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House NIT, Faridabad - 121001. Unit No-115, First Floor Vipul Agora Building Sector -28, Mehrauli Gurgaon Road Chakkur Pur, Gurgaon - 122001. SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road, Panipat - 132103. SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak-124 001. 124-B/ R, Model Town, Yamuna Nagar - 135001. 12, Opp. Bank of Baroda, Red Square Market, Hisar - 125001. Opposite Peer, Bal Bhawan Road, Ground Floor, Ambala - 134 003. M G Complex, Bhawna Marg, Beside Over Bridge, Sirsa - 125055. 29, Avtar Colony, Behind Vishal Mega Mart, Karnal - 132001. SCO-12, 1st Floor, Pawan Plaza, Atlas Road, Subhas Chowk, Sonapat-131001. **Himachal Pradesh:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla - 171001. 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212. Collage Road, Kangra, Dis Kangra-176001. No.328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi-175001. **Jammu & Kashmir:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004. Guru Nanak Institute NH-1A, Udhampur - 182101. **Jharkhand:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro - 827004. Urmila Towers, Room No: 111 (1st Floor) Bank More, Dhanbad - 826001. Millennium Tower, "R" Road Room No:15 First Floor, Bistupur, Jamshedpur - 831001. 4, HB Road No: 206, 2nd Floor Shri Lok Complex, H B Road, Near Firayalal, Ranchi - 834001. S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112. Municipal Market, Annanda Chowk, Hazaribag - 825301. AT; Gram-Gutusi Under the Nimdhi, Panchayat, PO Chaibasa, Thana: Muffasil, Dist-West Singhbhum, Jharkhand - 833201. **Karnataka:** Trade Centre, 1st Floor 45, Dickenson Road (Next to Manipal Centre), Bengaluru - 560042. No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575003. Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Talikwadi, Belgaum - 590 006. 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davangere - 577002. No.204 - 205, 1st Floor' B' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029. No.1, 1st Floor, Ch.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009. 18/47/A, Govind Nilaya, Ward No 20, Sangankal Moka Road, Gandhinagar, Bellary - 583102. No.65, 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577201. Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga - 585101. Shop No A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal - 576104. First Floor, 17/1, (272) 12th Cross Road, Wilson Garden, Bengaluru-560027. Shop No.02 1st Floor, Shreyas Complex, near Old Bus Stand Bagalkot - 587101. Padmasagar Complex, 1st floor, 2nd Gate, Ameer Talkies Road, Vijayapura (Bijapur) - 586101. 'PANKAJA' 2nd Floor, Near Hotel Palika, Race Course Road, Hassan-573201. PID No 88268, 2nd Floor, 2nd Cross, M G Road, Tumkur-572101. **Kerala:** Building Name: - Modayil Doorx' No. - 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin - 682 016, Door No.42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripadyam, Cochin - 682018. 29/97E 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut - 673016. 1307 B, Puthenparambil Building KSACS Road, Opp. ESIC office Behind Malayala Manorama Muttambalam P O, Kottayam 686501. Room No. 26 & 27, Dee Pee Plaza, Kakkalal, Trichur - 680001. R S Complex, Opp of LIC Building, Pattom PO, Trivandrum - 695004. Uthram Chambers (Ground Floor) Thamarakulam, Kollam - 691 006. Room No.PP.14/435, Casa Marina Shopping Centre, Talak, Kannur - 670004. Door No.18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001. 1st Floor, Room No - 61(63) International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla - 689105. Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey - 688001. KMC XXV/88, I, 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod-671121. Kadakkadan Complex, Opp central school, Malappuram-676505. 2nd Floor, AFFAS Building, Kalpetta, Wayanad-673121. **Madhya Pradesh:** 101, Shalimar Corporate Centre-8, South Tukogunj, Opp.Greenpark, Indore - 452001. Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462011. G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474002. 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501. Dafia & Co, No.18, Ram Bagh, Near Scholar's School, Rattlam - 457001. Opp. Somani Automobile, S Bhajwanji Sagar - 470002. 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010. 11 Ram Nagar - 01st Floor, A. B. Road, Near Indian- Allahabad Bank, Dewas - 455001. 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Satna-485001. **Maharashtra:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400023. 501 - Tiara, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali - West, Mumbai - 400092. 145, Lendra, New Ramdaspathi, Nagpur - 440010. Vartak Pride, 1st floor, Survy No 46, City Survy No 1477, Hingne Budruk, D. P. Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052. 81, Gulsham Tower, 2nd Floor 81, Gulsham Tower, 2nd Floor 81, Near Panchsheel Talkies, Amaravati - 444601. 2nd Floor, Block No. D-21-D-22, Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001. Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425001. 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001. 1st Floor, "Shradha Niketan", TilakWadi, Opp. Hotel City Pride, Sharapur Road, Nasik - 422 002. Flat No 109, 1st Floor A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001. 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002. Opp. RLT Science College, Civil Lines, Akola - 444001. Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Express way, Thane (West) -

400 601.351, Icon, 501, 5th floor, Western Express Highway, Andheri East, Mumbai - 400069. Jiveshwar Krupa Bldg, Shop. NO.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416. Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431203. 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201. Office no 3, 1st Floor, Shree Parvati, Plot no 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. House No 3140, Opp Liberty Furniture, Jammalal Bajaj Road, Near Tower Garden, Dhule - 424001. Orchid Tower, Gr/Floor, Gala No 06, S.V.No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612. Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445001. BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705. Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar East, February 22, 2018 Mumbai 400 077. Opp Mustafa décor, Behind Bangalore Bakery, Kasturba Road, Chandrapur - 442402. Shop No.8,9 Cellar "Raj Mohammed Complex" Main Road Shri Nagar, Nanded-431605. Opp. Raman Cycle Industries, Krishna Nagar, Wardha - 442001. Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation) Shivaji Chowk, Kalyan (W) - 421 301. **Meghalaya:** 3rd Floor RPG Complex, Keating Road, Shillong - 793001. **Nagaland:** MM Apartment, House No.436(Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Opp. T.K.Complex, Dimapur -797112. **New Delhi:** 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001. Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi - 110034. Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058. **Odisha:** Plot No- 501/1741/1846, Premises No-203, 2nd Floor, Kharvel Nagar, Unit-3, Bhubaneswar-751001. Ground Floor, Kalika Temple Street, Beside SBI Bazar Branch, Berhampur- 760 002. Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769012. C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur - 768001. B C Sen Road, Balasore - 756001. Similipada, Near Sidhi Binayak +2 Science Collage, Angul-759122. Das & Das Complex, 1st Floor, Bypass Road, opposite to Vishal Mega Mart, Chhapulia, Bhadrak, Odisha. PIN-756100. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. **Punjab:** Deepak Tower, SCO 154-155, 1st Floor-Sector 17, Chandigarh - 160017. U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141002. 3rd Floor Bearing Unit no- 313, Mukut House, Amritsar - 143001. 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk Jalandhar City - 144001. 35 New Lal Bagh, Opposite Polo Ground, Patiala: 147001. 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001. Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001. 9 NO. New town, Opp. Jaswal Hotel, Daman Building, Moga-142001. Opp Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh -147301. 13 - A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot - 145001. Shop No.2, Model Town, Near Joshi Driving School, Phagwara-144401. **Rajasthan:** R-7, Yundhishir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302001. AMC No. 423/30 Near Church, Opp T B Hospital, Jaipur Road, Ajmer - 305001. 256A, Scheme No:1, Aryan Nagar, Alwar - 301001. C/o Kodwani Associates, Shop No 211-213, 2nd floor, Indra Prasth Tower, Syam Ki Sabji Mandi, Near Mukerjee Garden Bhlwara - 311001. 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003. B-33 Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007. 32, Ahinsapuri, Fatehpura circle, Udaipur- 313001. Behind Rajasthan Patrika, in front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner - 334001. 3, Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001. C/O Gopal Sharma & Company, Third Floor, Sukhshine Complex, Near Geetanjali Book depot, Tapadia Bagichi, Sikar 332001. **Sikkim:** Hotel Heritage Sikkim, Ground Floor, Diesel Power House Road (D.P.H.Road), Near Janta Bhawan, P.O & P.S. Gangtok, Dist East -737101. **Tamilnadu:** Ground Floor No.107/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam-Chennai - 600038. No 1334, Thadagam Road, Thirumoorthy Layout, R.S.Puram, Behind Venkteswara Bakery, Coimbatore - 641002. Shop No 3, 2nd Floor, Suriya Towers 272/273 - Goodshed Street, Madurai - 625001. 197, Seshaiyer Complex, Agraaharam Street, Erode - 638001. No. 2, I Floor Vivekananda Street, New Fairlands, Salem - 636016. 1(1), Binny Compound, II Street, Kumaran Road, Tirupur, - 641601. No. F4, Magnem Surakasa Apartments Tiruvananthapuram Road Tirunelveli-627 002. No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. DOOR NO 86, BA Complex, 1st Floor Shop No 3, Anna Salai (Officer Line) Tollgate, Vellore - 632 001. No.28/8, 1st Floor, Balakrishna Colony Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612001. 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636701. Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110. 156A / 1, First Floor, Lakshmi Vilas Building, Opp. District Registrar Office, Trichy Road, Namakkal - 637001. No 59 A/1, Railway Feeder Road (Near Railway Station) Rajapalayam - 626117. 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin - 628003. No.158, Rayala Tower-1, Anna salai, Chennai - 600002. III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600 045. Shop No 1&2 Saradaram complex door no 6-7 Theradi kadai street, Chidambaram - 608001. IV Floor, Kalluveetil Shyras Center, 47, Court Road, Nagercoil - 629001. **Telangana:** HNo.7-1-257, Upstairs S B H Mangammathota, Karimnagar - 505001. Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam - 507001. 208, II Floor Jade Arcade Paradise Circle, Hyderabad - 500003. Hno. 2-4-641, F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal - 506001. No. 15-31-2M-1/41st Floor, 14-A, MIG KPHB Colony, Kukatpally, Hyderabad - 500072. H. No.: 14-3-178/1B/A/1, Near Hanuman Temple, Balaji Nagar, Boothpur Road, Mahabubnagar - 509001. No-6-4-80, 1st Floor, Above Allahabad Bank, Opp. Police Auditorium, V T Road, Nalgonda-508001. 5-6-208, Saraswathi nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad - 503001. 3-407/40-4, Basement floor, Royal Enfield Show Room Building, Bellampally Road, Mancherla - 504302. **Tripura:** Nibedita 1st floor, JB Road Palace

Compound Agartala, Near Babuana Tea and Snacks, Tripura west - 799001. **Uttarakhand:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001. 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee - 247667. Dev Bazar, Bazpur Road, Kashipur-244713. **Uttar Pradesh:** 1st Floor 106 to 108, City Centre Phase II, 63/ 2, The Mall, Kanpur -208001. First Floor C-10 RDC Rajnagar, Opp Kacheri Gate No.2, Ghaziabad - 201002. Office no.107, 1st floor , Vaishali Arcade Building, Plot no 11, 6 Park Road, Lucknow-226001. No.8, 2nd Floor, Maruti Tower Sanjay Place, Agra - 282002. 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001. Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, Bank Road, Gorakhpur - 273001. 108 1st Floor, Shivam Plaza, Opp Eves Cinema, Hapur Road, Meerut - 250002. H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001. Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathayatra Beside Kuber Complex, Varanasi - 221010. Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi - 284001. City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. F-62 - 63, Second Floor, Butler Plaza, Civil Lines, Bareilly-243001. 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001. Commercial Shop No.Gf 10 & GF 38, Ground Floor, Ansal Fortune Arcad Plot No. K-82, Sector -18, Noida - 201301. Near JCB Office, Noida - 201301. CAMS C/O Rajesh Mahadev & Co, Shop No 3, Jamia Complex Station Road, Basti - 272002. 1/13/196, A, Civil Lines behind Triupati Hotel, Faizabad - 224001. Durga City Centre, Nainital Road, Haldwani - 263139. Gopal katra, 1st Floor, Fort Road, Jaunpur-222001. 159/160 Vikas Bazar Mathura - 281001. 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel, Jail Road, Rae Bareilly - 229001. Bijlipura, Near Old Distt Hospital, Jail Road , Shahjahanpur - 242001. Arya Nagar, Near Arya Kanya School, Sitapur - 261001. 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001. 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad, Uttarpradesh-283203. F-3, Hotel Shaurya, New Model Colony, Haridwar-249 408. Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur - 231001. F26/27-Kamadhenu Market, Opp. LIC Building, Ansari Road, Muzaffarnagar - 251001. Opp Dutta Traders Near Durga Mandir Balipur Pratapgarh - 230001. **West Bengal:** Plot No. 3601, Nazrul Sarani, City Centre, Durgapur - 713216. Kankaria Centre, 2/1, Russell Street, (2nd Floor), Kolkata - 700071. Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram, Asansol - 713303. 399 G T Road, Basement, Building Name :- Talk of the Town, Burdwan-713101. 78, Haren Mukherjee Road, 1st floor, Beside SBI Hakimpura Siliguri 734001. A - 1/50, Block A, Kalyani - 741235. "Silver Palace", OT Road, Inda-Kharagpur, G.P-Barakota, P.S - Kharagpur Local - 721305, Dist-West Midnapore. 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, "Shreeram Chambers" Kolkata -700 001. Mouza-Basudevpur, J. L. NO.126, Haldia Municipality, Ward No 10, Durgachak, Haldia - 721602. Daxhinapan Abasan, Opp Lane of Hotel, Kalinga, SM Pally, Malda - 732101. 1st Floor, Central Bank Building Machantala, PO Bankura, Dist Bankura, West Bengal - 722101, 47/5/1, Raja Rammohan Roy Sarani PO. Mallickpara, Dist. Hoogly Seerampore -712203. Mukherjee Building, Ground Floor, Basantapur Nursing Home, Basantapur More, Ward No : 05, Post : Arambagh, Dist: hooghly, Pinno : 712601. RBC Road, Ground Floor, Near Barasat Kalikrishna girls High School, Barasat-700124. No.107/1, A C Road, Ground Floor, Bohorompur, Murshidabad, -742103. Bhubandanga, Opposite Shiv, Shambhu Rice Mill, 1st Floor, Bolpur 731204. Nipendra Narayan Road (N.N Road) Opposite Udichi Market Near - Bank Decorators PO & Dist , Cooch Behar - 736101. Babu Para, Beside Meeanar Apartment, Ward No VIII, Kotwali Police Station - 735101. KH. No. 183/2G, opposite Hotel Blue Diamond, T.P. Nagar, Korba, - 495677 . R.N Tagore Road, In front of Kotawali P.S. Krishnanagar Nadia-741101. Rabindra Pally Beside of Gitanjali Cenema Hall P O & P S Raiganj, Dist North Dijaipur Raiganj - 733134. Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri - 731101. Apurba Market, Ground Floor, Vill Mirjapur, Opp: Basirhat College, PO: Basirhat College, Dist: 24PGS (north), Basirhat, Pin- 743412. Anand Plaza, Shop No. 06 2nd Floor, Sarbananda Sarkar Street, Munsifdanga, Purulia 723101. Holding No-58, 1st Floor, Padumbasan Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk- 721636.

#### OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

Investors can undertake any transaction, including purchase / redemption / switch and avail any such online services as may be provided by the AMC from time to time through the online facility available on its official website - [www.mahindramanulife.com](http://www.mahindramanulife.com) which is the official point of acceptance for electronic transactions. Further, secured internet sites operated by CAMS will be the official point of acceptance for electronic transactions received from specified banks, financial institutions, distributors, channels etc. with whom the AMC has entered or may enter into specific arrangements. The servers of the AMC and CAMS will be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC.

#### POINT OF SERVICE LOCATIONS ("POS") OF MF UTILITIES INDIA PVT. LTD. ("MFUI")

The online transaction platform of MF Utility ("MFU") i.e. [www.mfuonline.com](http://www.mfuonline.com) and the POS locations of MFU as designated / updated from time to time, shall be the Official Points of Acceptance (OPA) for transactions in the Scheme(s) of Mahindra Manulife Mutual Fund. For updated list of authorised POS of MFU, please visit the website of MFUI at [www.mfuindia.com](http://www.mfuindia.com)

In addition to above, Eligible Trading Members/ Depository Participants / Mutual Fund Distributors/SEBI Registered Advisors will be considered as the Official Point of Acceptance for the transactions through NSE MFSS, NMF II and BSE STAR platform.

#### OFFICIAL POINT OF ACCEPTANCE THROUGH MF CENTRAL

MF Central has been designated as Official Point of Acceptance from September 22, 2021. MF Central may be accessed using <https://mfcentral.com/>.



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