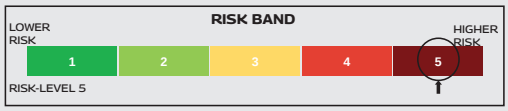
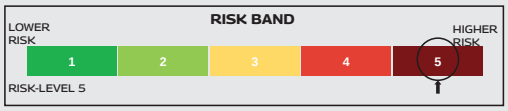
KEY INFORMATION MEMORANDUM (KIM)

MSIF EQUITY LONG-SHORT FUND

(An open ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments.)

This product is suitable for investors who are seeking*	Risk Band#	Benchmark Risk band
• Long term capital appreciation. • Investments predominantly in listed equity and equity related instruments including limited short exposure in equity through derivatives.	Risk Band Level 5 	Nifty 500 TRI Risk Band Level 5 

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

#The Risk Band as specified by AMFI.

Note: The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the characteristics of the investment strategy or model portfolio and the same may vary post New Fund Offer when the actual investments are made.

Continuous offer for Units at NAV based prices

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the Investment Strategy / SIF , due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Investment Strategy Information Document ("ISID") and Statement of Additional Information ("SAI") available free of cost at any of the Investor Service Centres or distributors or from the website** www.mahindramanulife.com/msif.

The Investment Strategy particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 2026, 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 Key Information Memorandum is dated October 26, 2026.

Mutual Fund
Mahindra Manulife Mutual Fund
Corporate Office: Unit No. 204, 2nd Floor, Amiti Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction, Kurla (W), Mumbai - 400 070.

Investment Manager
Mahindra Manulife Investment Management Private Limited
Registered office: Unit No. 204, 2nd Floor, Amiti Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction, Kurla (W), Mumbai - 400 070.

Trustee
Mahindra Manulife Trustee Private Limited
Registerd office: Unit No. 204, 2nd Floor, Amiti Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction, Kurla (W), Mumbai - 400 070.

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.

Specialised Investment Fund (SIF)
MSIF
Corporate Office: Unit No. 204, 2nd Floor, Amiti Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction, Kurla (W), Mumbai - 400 070.
Website: www.mahindramanulife.com
Website (SIF): www.mahindramanulife.com/msif

Investment Objective

The investment objective of the Investment Strategy is to generate long term capital appreciation by investing predominantly in listed equity and equity related instruments while selectively employing tactical short positions through derivatives to provide risk-adjusted returns across market cycles. However, there is no assurance that the investment objective of the Investment Strategy will be achieved.

Asset Allocation Pattern of the Investment Strategy

The Asset Allocation Pattern under normal circumstances would be as under:

Instruments	Indicative Allocation (% of total assets)	
	Minimum	Maximum
Equity and Equity Related Instruments $@*	80	100
Debt & Money Market Instruments $$	0	20
Units issued by InvITs	0	10

$Including Equity Exchange Traded Funds (ETFs) and units of Equity oriented Mutual Fund Schemes

$$Including Debt Exchange Traded Funds (ETFs) and units of Debt oriented Mutual Fund Schemes

@Including investment in Overseas Securities (including units/securities issued by overseas mutual funds and overseas ETF). The investment in Overseas Securities (including units/securities issued by overseas mutual funds and overseas ETF) shall be up to 20% of the net assets of the Investment Strategy.

*Subject to abovementioned asset allocation limits, the Investment Strategy may invest upto 100% of the net assets of the Investment Strategy derivative instruments and the exposure to unhedged short portion will be up to 25% of the net assets. This enables the Investment Strategy to take unhedged short exposure through derivative instruments of up to 25% of net assets, in addition to derivative exposure undertaken for hedging and portfolio rebalancing purposes.

The Investment Strategy may invest US$ 5 million in Overseas Securities (including units/securities issued by overseas mutual funds and overseas ETF) within six months from the date of the closure of the New Fund Offer (NFO) of the Investment Strategy, provided that the maximum exposure to such securities does not exceed 20% of the net assets of the Investment Strategy. Thereafter, on an ongoing basis, the Investment Strategy may invest in Overseas Securities (including units/securities issued by overseas mutual funds and overseas ETF) up to 20% of the net assets of the Investment Strategy.

Such investments in Overseas Securities by the Investment Strategy shall be subject to and in compliance with various limits / other requirement(s) as specified under the Clause 13.11 of the SEBI Master Circular pertaining to Overseas investments, as amended from time to time. Further, pursuant to SEBI's letter reference no. SEBI/HO/OW/IMD- II/DOF3/P/25095 /2022 dated June 17, 2022, on an ongoing basis, the Investment Strategy may make investments in Overseas Securities upto the headroom available without breaching the overseas investment limits as of end of the day (EOD) of February 1, 2022.

The Margin, wherever applicable, may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Investment Strategy. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.

Subject to the Regulations and applicable regulatory guidelines as may be issued from time to time, the Investment Strategy may also engage in Securities Lending and Borrowing Obligations upto 20% of the total Net Assets of the Investment Strategy. Further, the Investment Strategy shall not deploy more than 5% of the Investment Strategy'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 Investment Strategy.

Illustration -Total Net Assets of the Investment Strategy A on June 1 - Rs. 30,00,000; On June 2, the Investment Strategy A wishes to lend securities worth Rs. 3,00,000. The Investment Strategy 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 Investment Strategy A as on June 1).

As per clause 21.6.1.e of the SEBI Master Circular, the cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives, if any), Infrastructure Investment Trusts (InvITs), other permitted securities/assets 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 investment strategy.

However, pursuant to Paragraph 13.18.6 of SEBI Master Circular of Mutual Funds and SEBI letter no. SEBI/ HO/ IMD - II/ DOF3 / OW/ P/ 2021/ 31487/ 1 dated November 3, 2021 addressed to AMFI, it has been mentioned that cash or cash equivalents like Government securities, T-Bills and repo on Government Securities with residual maturity of less than 91 days may be treated as not creating any exposure.

Pending deployment of funds of an Investment Strategy in securities in terms of investment objectives of the Investment Strategy, a Specialized Investment Fund can invest the funds of the Investment Strategy in short term deposits of scheduled commercial banks in terms of clause 13.7 of SEBI Master Circular.

Pursuant to Clause 1.7.3 of the SEBI Master Circular, the Investment Strategy 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 SIF under the Investment Strategy shall be guided by investment restrictions as specified in SEBI (Mutual Funds) Regulations, 2026 from time to time.

Securities/ Instruments in which Investment Strategy shall not invest are as follows:

Sr. No.	Security/Instrument
1.	Debt instruments having special features (AT 1 & AT 2 bonds) in terms of the Clause 13.1 of SEBI Master Circular
2.	Debt instruments having Structured Obligations /Credit Enhancements
3.	Credit Default Swaps
4.	Repo / Reverse Repo in Corporate Debt Securities
5.	Unrated Debt Instruments
6.	Securitized Debt/ Foreign Securitized Debt

Indicative table (Actual instrument/ percentages may vary subject to applicable SEBI circulars):

Sr. No.	Type of Instrument	Percentage of Exposure (% of net assets)	Circular references
1	Securities Lending	The Investment Strategy shall adhere to the following limits for Securities Lending: 1. Not exceeding 20% of the net assets of the Investment Strategy. 2. The Investment Strategy shall not deploy more than 5% of the Investment Strategy's net assets in securities lending through a single intermediary.	Clause 13.6 of SEBI Master Circular
2	Equity Derivatives for the purpose of Hedging and Portfolio Rebalancing	Up to 100% of net assets of the Equity portfolio of the Investment Strategy.	Clause 13.15 and 21.6 of SEBI Master Circular
3	Equity Derivatives (short) for non-hedging and other than portfolio rebalancing purposes	Up to 25% of net assets of the Investment Strategy	Clause 21.6 of SEBI Master Circular
4	Equity Derivatives (long) for non-hedging and other than for portfolio rebalancing purposes	Up to 50% of net assets of the Investment Strategy	Clause 8.5 & 13.15 of SEBI Master Circular
5	Overseas Securities (including units/ securities issued by overseas mutual funds and overseas ETF)	Up to 20% of the net assets of the Investment Strategy	Clause 13.11 of SEBI Master Circular
6	Tri-party repos	Upto 20% of the net assets of the Investment Strategy	-
7	Units of Mutual Fund Schemes / ETFs	Upto 20% of the net assets of the Investment Strategy. The Investment Strategy may invest in the units of the schemes of the Mutual Fund under the same Asset Management Company or any other Mutual Fund without charging any fees, provided that aggregate inter scheme investments and investments made by all investment strategies of the SIF in the mutual fund schemes under the same management or in the schemes under the management of any other asset management company, shall not exceed 5% of the Net Asset Value of the Mutual Fund.	Clause 3 of Sixth Schedule of SEBI (Mutual Funds) Regulations, 2026 read with clause 13.14 of SEBI Master Circular.

Portfolio rebalancing:

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 short term and defensive considerations as per Clause 1.9.1.b.(ii) of the SEBI Master Circular, 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 Clause 3.11 of the SEBI Master Circular, in the event of deviation from mandated asset allocation in the ISID or various prudential limits prescribed by SEBI, inter-alia, including issuer limits, group limits and sector limits etc. 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 Investment Strategy within 30 Business Days. In case the portfolio of the Investment Strategy 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 Clause 3.11 SEBI Master Circular.

Deployment of Funds collected in New Fund Offer (NFO) period

As per Regulation 32(4) of SEBI (MF) Regulations and Clause 7.24.1 of the SEBI Master Circular, the AMC shall deploy the funds garnered in the NFO within 30 business days from the date of allotment of units.

In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. Post examining the root cause of delay, the Investment Committee may extend the timeline by 30 Business Days, while also making recommendations to ensure timely deployment going forward and monitoring the same. Further, in case the funds are not deployed within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, reporting(s) and disclosure(s) requirements as specified in the aforementioned clause of SEBI Master Circular.

Further, as per AMFI email communication dated August 13, 2026, it has been clarified that, in case of NFOs, portfolio construction in accordance with the Scheme's / Investment Strategy's Asset Allocation shall commence on the date of allotment of units. Deployment of NFO proceeds after the NFO closure period and prior to allotment of units may be allowed to be invested in triparty repo on Government securities or Treasury Bills, in line with the existing provision for deployment prior to the NFO closure period as mentioned in Clause 1.7.3 of the SEBI Master Circular for Mutual Funds.

Investment Approach

The Investment Strategy shall follow an active management style. The Investment Strategy seeks to generate long-term capital appreciation through investments primarily in equity and equity-related instruments. The portfolio may adopt a combination of long and short equity exposures with the objective of generating risk-adjusted returns across market cycles, subject to applicable regulatory limits.

The portfolio will primarily comprise of equity and equity-related securities selected using a combination of bottom-up stock selection and top-down thematic views. Stock selection may be based on factors including earnings growth prospects, superior capital allocation and return ratios, positive earnings and quants analysis, and attractive valuations relative to intrinsic value and growth prospects, all underpinned by a macroeconomic outlook overlay.

In addition to long positions, the Investment Strategy may take selective short exposures through permissible exchange-traded derivative instruments, including stock futures, index futures, sector index futures and options. Such short exposures may be established based on the fund manager's assessment of valuations, earnings outlook, business fundamentals, market trends, sectoral developments, macroeconomic factors and quantitative indicators. Aggregate unhedged short exposure shall not exceed 25% of the assets of the Investment Strategy or such limit as may be prescribed by SEBI from time to time.

The Investment Strategy may invest across market capitalization, sectors and industries. Long and short exposures may be established through cash market positions, derivative instruments, or a combination thereof, as permitted under applicable laws and regulations.

The Investment Strategy may also undertake hedging positions and maintain offsetting derivative positions, including but not limited to long or short positions in call and put options, against underlying long or short exposures. Derivative positions may be undertaken for hedging, portfolio rebalancing, efficient portfolio management, risk management, generating alpha opportunities and such other purposes as may be permitted under applicable regulations from time to time. Such derivative exposure will be undertaken in accordance with the investment objective and the overall strategy of the Investment Strategy.

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 the 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.

For detailed derivative strategies, please refer SAI.

The Investment Strategy shall also invest in Debt and Money Market Instruments with an aim to provide income, liquidity, and portfolio stability. The debt allocation will be actively managed based on interest rate outlook, credit environment, and liquidity conditions. Instruments may include government securities, corporate bonds, treasury bills, commercial papers, and certificates of deposit, among others. The investment team, as a mitigation and risk control procedure, carry out rigorous credit evaluation of the issuer company proposed to be invested in. The credit evaluation will analyse the operating environment of the issuer, the sector analysis, business model, management, governance practices, quality of the financials, the past track record as well as the future prospects of the issuer and the financial health of the issuer.

The Investment Strategy may also invest a part of its corpus through permissible Overseas Securities including ADRs, GDRs, overseas equity, Overseas ETFs, Mutual Funds and such other instruments as may be allowed under the Regulations from time to time.

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

Portfolio Turnover Policy:

The Investment Strategy is an open ended Investment Strategy. The Fund Manager will endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. However, it is difficult to estimate with reasonable accuracy, the likely turnover in the portfolio of the Investment Strategy. The Investment Strategy has no specific target relating to portfolio turnover.

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 Investment Strategy shall be made as per the investment objectives of the Investment Strategy and provisions of the Regulations.

The AMC has incorporated adequate safeguards to manage risk in the portfolio construction 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. There are systems having features which enable the Fund Manager to calculate various risk ratios and analyze the same.

Risk Profile of the Investment Strategy

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

Some of the specific risk factors related to the Investment Strategy include, but are not limited to the following:

- **Strategy Execution Risk:** The performance of the Strategy depends on the Fund Manager's ability to identify securities that are expected to outperform and underperform on a relative basis. Such relative performance expectations may or may not materialize due to changing market conditions, investor sentiment, macroeconomic developments or company-specific events leading to incorrect positioning or delayed execution which may result in underperformance or losses.
- **Portfolio Turnover and Cost Risk:** Active management of long and short positions may result in higher portfolio turnover and transaction costs. Such costs, including brokerage, bid-ask spreads, taxes and other expenses, may adversely affect the returns generated by the Strategy.
- Redemptions in these strategies may be subject to applicable exit load.

The Investment Strategy also carries risks associated with investments in Equity and Equity Related Instruments, Debt and Money Market Instruments, Securities Lending, derivative strategies as applicable for the SIF, Derivatives for short or unhedged exposure, Hedging Strategies, Covered Call Strategy, investments in Mutual Fund units / ETFs and Short Selling. 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/default risk, call/prepayment risk. The Investment Strategy also carries risks associated with investments in the units of Real Estate Investment Trust (REIT) and Infrastructure Investment Trust (InvIT) and Tri-party Repo (TREPS) through CCIL.The Investment Strategy also carries risks associated with segregated portfolio, risk associated with Overseas Securities and risks associated with 'right to limited redemptions'. The Investment Strategy also carries risk associated with transaction in Units through stock exchange(s) and risk associated with potential change in tax structure.

For details on risk factors and risk mitigation measures, please refer the ISID and SAI.

Plans/ Options

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

PLAN	OPTIONS AVAILABLE	DEFAULT OPTION
Regular Plan	1. Growth Option 2. Income Distribution cum Capital Withdrawal Option (IDCW Option) a. Payout of Income Distribution cum Capital Withdrawal (IDCW Payout facility) b. Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment facility)	1. Default Option - Growth 2. Default facility under Income Distribution cum Capital Withdrawal/ IDCW Option - Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment facility)
Direct Plan	1. Growth Option 2. Income Distribution cum Capital Withdrawal Option (IDCW Option) a. Payout of Income Distribution cum Capital Withdrawal (IDCW Payout facility) b. Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment facility)	

Note: Unitholders can opt for only one IDCW sub-option under the Investment Strategy, at the folio level, at any point of time. Accordingly, the IDCW sub-option (Payout or Reinvestment) selected by the unitholder* (*or as per the default sub-option specified in the ISID, where no option is exercised) based on the unitholder's most recent purchase/switch transaction OR the IDCW sub-option chosen based on the subsequent change request submitted by the unitholder, will apply to all units held / transaction(s) processed under the respective IDCW option(s) of the Investment Strategy. In case an investor / unitholder wishes to hold units under different IDCW sub-options, investors / unitholders shall create a separate folio.

For detailed disclosure on default plans and options, kindly refer SAI.

Applicable NAV (after the Investment Strategy opens for subscriptions and redemptions)

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 Investment Strategy 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 Investment Strategy 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 Investment Strategy 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 Investment Strategy the following shall be ensured:

1. Subscription/Purchase application/switch-in request is received before the applicable cut-off time.
2. Funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the Investment Strategy 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 Investment Strategy.
3. In case of 'switch' transactions from one Investment Strategy 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 Investment Strategy.

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 Investment Strategy 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 SIF - 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 SIF - the closing NAV of the next business day shall be applicable.

The above mentioned cut off timing shall also 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.

Subscription frequency

Daily (Business Days)

The AMC/ Trustees reserve the right to change the Subscription frequency in future, subject to SEBI Regulations and any other law, as applicable.

Redemption frequency

Daily (Business Days)

The AMC/ Trustees reserves the right to change the Redemption frequency in future, subject to SEBI Regulations and any other law, as applicable.

Minimum Investment Threshold

Pursuant to Clause 21.4 of the SEBI Master Circular, aggregate investment by an investor across all investment strategies offered by the SIF, at the PAN level, is not less than INR 10 lakh (hereinafter referred to as the 'Minimum Investment Threshold').

The AMC will monitor compliance with the Minimum Investment Threshold on a daily basis and ensure that there are no active breaches. The AMC will ensure that the investor's total investment value does not fall below the Minimum Investment Threshold due to redemption transactions initiated by the investor.

Passive breaches (occurrence of instances not arising out of omission and commission by AMC), such as those caused by a decline in Net Asset Value (NAV), shall not be treated as a violation of the Minimum Investment Threshold.

However, if the total investment value falls below the threshold due to a passive breach, the investor shall only be permitted to redeem the entire remaining investment amount from the SIF.

In case of any active breach of the Minimum Investment Threshold by an investor, including through transactions on stock exchanges or off-market transfers:

i. all units of such investor held across investment strategies of the SIF shall be frozen for debit, and

ii. a notice of 30 calendar days shall be given to such investor to rebalance the investments in order to comply with the Minimum Investment Threshold.

Pursuant to the notice to the investor as mentioned above:

a. in case investor rebalances his/her investments in SIF within the notice period of 30 calendar days, the units of SIF of such investor shall be unfreezed, and no further action shall be taken with regard to compliance with Minimum Investment Threshold.

b. In case the investor fails to rebalance the investments within the aforesaid 30 calendar day period, the frozen units shall be automatically redeemed by the AMC, at the applicable Net Asset Value of the next immediate business day after the 30th calendar day of the notice period.

Minimum Application and Redemption Amount / Number of Units

Purchase	Additional Purchase	Redemption
Minimum Amount for Subscription / Purchase: Rs. 10,00,000/- and in multiples of Re. 1/- thereafter. Minimum amount for accredited investor (for definition please refer to section II of the ISID): Rs. 1,00,000 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 in respect of each Option. The redemption will be subject to provisions mentioned under "Minimum Investment Threshold

Systematic Investment Plan (SIP)#: Rs. 5,000/- each and in multiples of Re. 1/- thereafter subject to that the minimum investment amount by an investor should not be less than Rs. 10,00,000/- and for accredited investor it should not be less than Rs. 1,00,000/-.

Systematic Transfer Plan (STP): Rs. 5,000/- each and in multiples of Re. 1/-thereafter subject to that the minimum investment amount by an investor should not be less than Rs. 10,00,000/- and for accredited investor it should not be less than Rs. 1,00,000/-.

Systematic Withdrawal Plan (SWP) (Minimum installments and minimum amount per installment): 2 instalments of Rs. 1000/- each and in multiples of Re. 1/- thereafter. For SWP, the minimum investment amount after each withdrawal should be at least Rs. 10,00,000/- and for accredited investor it should be at least Rs. 1,00,000/-.

#While initiating the first investment through SIP, the SIP will be available subject to first investment being Rs. 10,00,000 or above or the SIP amount is supported by a lumpsum of Rs. 10,00,000(for Accredited Investor the investment amount shall not be less than Rs. 1,00,000/-)

Further, the clauses on SIP, SWP and STP will be subject to compliance with the provisions stated under "Minimum investment threshold" and "Minimum threshold requirement and consequences of non- maintenance" of the ISID.

Provided that this minimum application amount during NFO & Continuous basis shall not apply to:

a) Existing investors of MSIF whose aggregate investment value at the Permanent Account Number ('PAN') level, across all Investment Strategies offered by MSIF, is more than Rs.10,00,000 i.e. minimum investment threshold as on the investment date. This shall not include investments made by the investor in the scheme(s) of the Mutual Fund; and

b) Mandatory investment(s) made in the Investment Strategy by the AMC for designated employees, pursuant to Clause 7.14 of SEBI Master Circular.

The requirements w.r.t minimum redemption units or account balance shall not be applicable for Units held in Demat mode.

The redemption will be subject to compliance with provisions stated under "Minimum investment threshold" and "Minimum threshold requirement and consequences of non- maintenance" of the ISID of the Investment Strategy.

Note: The requirements w.r.t minimum redemption amount will not be applicable for investment(s) made in the Investment Strategy, pursuant to Clause 7.14 of SEBI Master Circular.

Notice period (Maximum duration of notice period shall not exceed 15 working days.)

Currently, there is no notice period applicable. However, the AMC may implement the notice period for redemption from the Investment Strategy, in the following manner:

(i) In case of notice period, the redeeming investor shall receive the value of units sold based on the Investment Strategy's NAV at the end of the notice period;

(ii) Maximum duration of notice period shall not exceed 15 working days.

Dispatch of Redemption Request

Redemption: Under normal circumstances, the AMC shall dispatch the redemption proceeds within 3 working days from date of receipt of redemption request from the unitholder/ investor.

However, pursuant to Clause 15.3.3 of SEBI Master Circular, AMFI vide its communication no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023 has provided certain exceptional circumstances wherein the additional timelines shall be applicable.

Benchmark Index

Nifty 500 TRI

Income Distribution cum Capital Withdrawal (IDCW) Policy

Under the 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.

For details on IDCW Distribution Procedure, please refer ISID.

Name of the Fund Manager & Tenure of managing the Investment Strategy

Mr. Aalap Shah and Mr. Abhishek Jaiswal

Tenure: The Investment Strategy is a new Investment Strategy and hence the same is not applicable.

Name of the Trustee Company

Mahindra Manulife Trustee Private Limited

Performance of the Investment Strategy

The Investment Strategy is a new Investment Strategy and does not have any performance track record.

Expenses of the Investment Strategy

New Fund Offer Period: These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, paid marketing and advertising, Registrar and Transfer Agent expenses, printing and stationery, bank charges etc.

In accordance with regulatory guidelines, the NFO expenses shall be borne by the AMC.

Continuous Offer

(i) Load Structure

Exit Load (as % of Applicable NAV):

Exit load of 0.5% is payable if units are redeemed / switched out up to 3 months from date of allotment.

Nil if units are redeemed / switched out after 3 months from the date of allotment.

Redemption / Switch-out of units would be done on First in First out basis (FIFO)

(ii) Recurring Expenses

The Base Expense Ratio ('BER') of the Investment Strategy shall be sum of expenses mentioned at Regulation 66 (4), 66 (5) and 66 (6) but excluding statutory levy applicable, if any, on the said expenses and transaction cost specified under Regulation 66(10).

For the actual current expenses being charged, the Investor may visit *https://www.mahindramanulife.com/msif/downloads#mandatory-disclosures* available on the website of the SIF viz., www.mahindramanulife.com/msif

Actual expenses for the previous financial year: This is a new Investment Strategy and therefore, the requirements of this disclosure is currently not applicable for the Investment Strategy

The maximum limit of recurring expenses that can be charged to the Investment Strategy would be as per Regulation 66 of the SEBI (MF) Regulation, 2026.

For further details, Investors are requested to read "Section- Annual Recurring Expenses" in the Investment Strategy Information Document.

Additional Investment Strategy Related Disclosures

This is a new Investment Strategy and therefore, the requirements of following disclosures are currently not applicable for the Investment Strategy. The information/disclosure as and when applicable, shall be updated in the below mentioned links post launch of the Investment Strategy.

i. Investment Strategy's portfolio holdings:

Please visit *https://www.mahindramanulife.com/msif/downloads#mandatory-disclosures* for details on Investment Strategy's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors)

ii. Portfolio Turnover Rate of the Investment Strategy as on August 31, 2026: Not Available

Daily Net Asset Value (NAV) Publication

The AMC will calculate and disclose the first NAV of the Investment Strategy within 5 Business Days from the date of allotment. Subsequently, the AMC will calculate and disclose the NAVs on all the Business Days and prominently disclose the NAVs under a separate head on SIF website www.mahindramanulife.com/msif and on the AMFI website (www.amfiindia.com) by 11 p.m. on the each Business Day.

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.

For Investors Grievances please contact

Mahindra Manulife Mutual Fund / MSIF:

Ms. Pooja Vineet Deherkar
Mahindra Manulife Investment Management Private Limited
Unit No. 204, 2nd Floor, Amiti Building, Piramal Agastya Corporate Park,
LBS Road, Kamani Junction, Kurla (West) Mumbai - 400070;
Phone no. - 022 - 66327900
Toll Free No. - 1800-419-6244
Email id - sifinvestors@mahindramanulife.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 / 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 Mutual 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 Investment Strategy across all Investment Strategies of all SIFs, to all the investors in whose folios transaction has taken place during that month. The AMC shall identify common investors across SIFs 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 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.
- Depositories shall generate and dispatch a single consolidated account statement for investors (in whose folio the transaction has taken place during the month) having SIF investments and holding demat accounts.
- Based on the PANs provided by the asset management companies / mutual funds / SIFs' registrar and transfer agents (AMCs/MF-RTAs/SIF-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/ SIF-RTAs shall continue to send the CAS to their unit holders as is being done presently in compliance with the Regulation 34 of the SEBI (Mutual Funds) Regulations.
- Where statements are presently being dispatched by email either by the Mutual Funds / SIFs 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.

For more details on CAS, please refer SAI.

Half Yearly Consolidated Account Statement:

A consolidated account statement detailing holding across all Investment Strategies 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 SIF, unless a specific request is made to receive the same in physical mode.

For more details on CAS, please refer SAI.

Annual Report:

The Investment Strategy wise annual report, in machine readable format, shall be hosted on the website of the AMC / SIF www.mahindramanulife.com/msif and on the website of AMFI (www.amfiindia.com) within four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant financial year (i.e. 31st March each year), in the manner specified by SEBI from time to time. The AMC may provide physical copy of the abridged summary of the Annual Report to the unitholders without any cost, if a request is received from a unitholder. The AMC may provide physical copy of the Annual Report to the unitholders on payment of such nominal fees as may be specified by the SIF.

In case of Unitholders whose e-mail addresses are registered with the SIF, 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 SIF 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 Investment Strategy 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 sifinvestors@mahindramanulife.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 Mutual Fund/ SIF.

Please refer https://www.mahindramanulife.com/msif/downloads#financials for Annual Report.

Portfolio Disclosures:

The SIF shall disclose portfolio (along with ISIN), including derivative instruments, as on the last day of every alternate month (i.e. as on the end of May, July, September, November, January and March) for all its investment strategies (including debt based investment strategies) on the respective SIF website www.mahindramanulife.com/msif and on the website of AMFI viz. www.amfiindia.com within 10 calendar days from the close of such month 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 the statement of the portfolio within 10 days from the close of such month. The AMC shall provide a physical copy of the statement of the portfolio, without charging any cost, on specific request received from a Unitholder.

Please refer *https://www.mahindramanulife.com/msif/downloads#mandatory-disclosures* for Portfolio Disclosures.

Half Yearly Unaudited Financial Results:

The SIF shall within one month from the end of each half year (i.e. 31st March and 30th September), host the soft copy of its unaudited half-yearly financial results on its website www.mahindramanulife.com/msif www.amfiindia.com in a user friendly, downloadable and machine readable format. The AMC shall send a written communication (including digital modes such as email/SMS etc.) to unitholders about the availability of financial results on the website of the AMC.

Please refer https://www.mahindramanulife.com/msif/downloads#financials for Half Yearly Unaudited Financial Results.

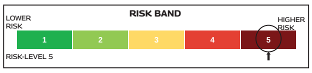
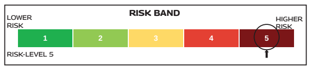
APPLICATION FORM

SIF by mahindra Manulife MUTUAL FUND

MSIF Equity Long-Short Fund

(An open ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments.)

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.
Continuous offer for Units at NAV based prices

This product is suitable for investors who are seeking*	Risk Band#	Benchmark Risk band
• Long term capital appreciation. • Investments predominantly in listed equity and equity related instruments including limited short exposure in equity through derivatives * Investors should consult their financial advisers in if in doubt about whether the product is suitable for them.	Risk Band level 5 	Nifty 500 TRI Risk Band level 5 

#The Risk Band as specified by AMFI. **Note:** The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the characteristics of the investment strategy or model portfolio and the same may vary post New Fund Offer when the actual investments are made.

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)

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 Investment Strategy(ies) of MSIF to the above mentioned SEBI Registered Investment Advisor (RIA) or SEBI Registered Portfolio Manager (PMRN).

EUIN Declaration (only where EUIN box is left blank) (Refer General Instruction 1) ☐ 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 notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

1. EXISTING UNIT HOLDER INFORMATION (If you have existing Folio, please fill in folio no. in this section and proceed to sections 9 and 12.) (Refer General Instruction 2)

FOLIO NO.: ☐☐☐☐☐☐☐☐☐☐ **The details in our records under the folio number mentioned alongside will apply for this application.**

2. MODE OF HOLDING [Please tick (✓)] ☐ **Single** ☐ **Joint** ☐ **Anyone or Survivor**

If an application has more than one investor (maximum three permitted) the investors are required to specify the 'mode of holding' in the initial application form as either 'Joint' or 'Anyone or Survivor'. And in such an event, if the investors fail to specify the mode of holding, then by default, the mode of holding will be treated as 'Joint' for all future purposes by the AMC in respect of the folio.

3. ACCREDITED INVESTOR : ☐ Yes ☐ No If Yes please provide additional information **(Submit a copy of Registration Certificate)**

Registration Number ______ Validity D D M M Y Y Y Y

4. UNIT HOLDER INFORMATION (Refer General Instruction 2)

NAME OF FIRST / SOLE APPLICANT$ (In case of Minor, there shall be no jointholders)

Mr. Ms. M/s. ______

DATE OF BIRTH/INCORPORATION$ (MANDATORY) D D M M Y Y Y Y **(Proof of date of birth is Mandatory in case of minor)** **GENDER** ☐ Male ☐ Female ☐ Other

$NAME and DOB/Date of incorporation for all the Applicant(s) should be exactly as per PAN

PAN# ______ KYC Identification No. (KIN): ______

Please attach PAN Card copy and KYC Proof and #Refer General Instruction No 13 for PAN and No 15 for KYC.

GSTIN* ______ *Refer General Instruction 2F.

MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Address should be as per KYC records) (Refer General Instruction 2A)

______

______

CITY ______ STATE ______ PIN CODE ______

CONTACT DETAILS OF FIRST / SOLE APPLICANT Country Code ______ STD Code ______ Telephone : Off. ______

Mobile No. ______ Res. ______ Fax ______

#Select appropriate validation code ☐ SE ☐ SP ☐ DC ☐ DS ☐ DP ☐ GD ☐ PM ☐ CD ☐ PO

^^Email Id ______ ☐ I/we wish to receive physical copy of the Annual Report or Abridged Summary thereof (Applicable only if email id is not available)

^^ On providing email-id investors shall receive investment strategy wise annual report or an abridged summary thereof/ account statements/statutory and other documents by email. (Refer General Instruction 7.)

#Select appropriate validation code ☐ SE ☐ SP ☐ DC ☐ DS ☐ DP ☐ GD ☐ PM ☐ CD ☐ PO

#Description of Email & Mobile validation codes: SE - Self, SP - Spouse, DC - Dependent Children, DS - Dependent Siblings, DP - Dependent Parents, GD - Guardian, PM - PMS, CD - Custodian, PO - POA

Overseas Address### ______

Overseas Country### ______ Zip Code### ______

###Mandatory for NRI/Overseas Applicants

✂ **TEAR HERE** ✂

SIF by mahindra Manulife MUTUAL FUND

Acknowledgment Slip (To be filled by the applicant)

Registered Office / Corporate Office: Unit No. 204, 2nd Floor, Amiti Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction, Kurla (W), Mumbai - 400 070.

Date : D D M M Y Y Y Y

Received from Mr./Ms./M/s. ______________________________

an application for allotment of Units of the Plan / Option (as mentioned overleaf) of MSIF Equity Long-Short Fund - along with Cheque / Demand Draft / Payment Instrument as detailed overleaf.

ISC Stamp & Signature

Please Note : All purchases are subject to realisation of funds. All transaction(s) processing is/are subject to final verification.

... continued overleaf

MSIF Equity Long-Short Fund

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / PoA HOLDER

Mr. | Ms. | M/s. _____ Mobile No. _____

PAN#/ PEKRN# _____ KYC Identification No. (KIN): _____ **Please attach PAN Card copy and KYC Proof (Mandatory)**

Relationship with Minor **Please (✓)** ☐ Father ☐ Mother ☐ Legal Guardian (court appointed Guardian) **DATE OF BIRTH OF GUARDIAN** D D M M Y Y Y Y

It is mandatory to provide DOB of Guardian and Proof of relationship with minor. In case of Legal Guardian, please submit attested copy of the court appointment letter, affidavit etc.

ADDITIONAL DETAILS REQUIRED (in case of non-individual Investors)

Contact Person Name _____ Designation _____

Mobile No. _____ Email _____

5. JOINT APPLICANT DETAILS, If any (Refer General Instruction 2) (in Case of Minor, there shall be no joint holders)

I. NAME OF SECOND APPLICANT Mr. | Ms. | M/s. _____

PAN#/ PEKRN# _____ KYC Identification No. (KIN): _____ **GENDER** ☐ Male ☐ Female ☐ Other **Please attach PAN Card copy and KYC Proof (Mandatory)**

Mobile No. _____ ☐ SE ☐ SP ☐ DC ☐ DS ☐ DP ☐ GD ☐ PM ☐ CD ☐ PO **§DATE OF BIRTH** D D M M Y Y Y Y

Email ID _____ ☐ SE ☐ SP ☐ DC ☐ DS ☐ DP ☐ GD ☐ PM ☐ CD ☐ PO

II. NAME OF THIRD APPLICANT Mr. | Ms. | M/s. _____

PAN#/ PEKRN# _____ KYC Identification No. (KIN): _____ **GENDER** ☐ Male ☐ Female ☐ Other **Please attach PAN Card copy and KYC Proof (Mandatory)**

Mobile No. _____ ☐ SE ☐ SP ☐ DC ☐ DS ☐ DP ☐ GD ☐ PM ☐ CD ☐ PO **§DATE OF BIRTH** D D M M Y Y Y Y

Email ID _____ ☐ SE ☐ SP ☐ DC ☐ DS ☐ DP ☐ GD ☐ PM ☐ CD ☐ PO

§Mandatory

6. APPLICANT DETAILS (Mandatory) (Refer general instruction 2)

6a. Status of Applicants (Refer General Instruction 2D) [Please (✓) one]

Sole/First Applicant ☐ Individual ☐ Non Individual	☐ Resident Individual	☐ NRI-Repatriation	☐ QFI	☐ Partnership	☐ Trust	☐ HUF	☐ AOP	☐ PIO	☐ Private Ltd.
	☐ Body Corporate	☐ NRI-Non Repatriation	☐ BOI	☐ OCI	☐ LLP	☐ Bank	☐ FI	☐ Society / Club	☐ Public Ltd.
	☐ Foreign National Resident in India	☐ On Behalf of Minor	☐ FPI	☐ Sole Proprietorship	☐ Non Profit Organisation*	☐ Others _____ (Please specify)			
Second Applicant ☐ Individual	☐ Resident Individual	☐ Foreign National Resident in India	☐ NRI-Repatriation	☐ NRI-Non Repatriation	☐ OCI	☐ PIO			
	☐ Others _____ (Please specify)								
Third Applicant ☐ Individual	☐ Resident Individual	☐ Foreign National Resident in India	☐ NRI-Repatriation	☐ NRI-Non Repatriation	☐ OCI	☐ PIO			
	☐ Others _____ (Please specify)								

***Non-Profit Organization [NPO] to provide the following declaration:** We are 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). ☐ **Yes** ☐ **No** (Attach documentary evidence)

If yes, please quote the NPO Registration Number provided by DARPAN portal. _____

(If not registered already, 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.)

6b. Occupation Details [Please tick (✓)]

Sole/First Applicant Please select any one	☐ Private Sector Service	☐ Public Sector Service	☐ Government Service	☐ Student	☐ Professional	☐ Housewife	☐ Business
	☐ Retired	☐ Agriculturist	☐ Proprietorship	☐ Others _____ (Please specify)			
Second Applicant Please select any one	☐ Private Sector Service	☐ Public Sector Service	☐ Government Service	☐ Student	☐ Professional	☐ Housewife	☐ Business
	☐ Retired	☐ Agriculturist	☐ Proprietorship	☐ Others _____ (Please specify)			
Third Applicant Please select any one	☐ Private Sector Service	☐ Public Sector Service	☐ Government Service	☐ Student	☐ Professional	☐ Housewife	☐ Business
	☐ Retired	☐ Agriculturist	☐ Proprietorship	☐ Others _____ (Please specify)			

6c. Gross Annual Income / Net-worth (Rs.)

Sole/First Applicant Please select any one	**Gross Annual Income or Net-worth**	☐ Below 1 Lakh	☐ 1 - 5 Lakhs	☐ 5 - 10 Lakhs	☐ 10 - 25 Lakhs	☐ 25 Lakhs - 1 Crore	☐ >1 Crore
		(Mandatory for Non-Individuals) Rs. _____ as on D D M M Y Y Y Y (Not older than 1 year)					
Second Applicant Please select any one	**Gross Annual Income**	☐ Below 1 Lakh	☐ 1 - 5 Lakhs	☐ 5 - 10 Lakhs	☐ 10 - 25 Lakhs	☐ 25 Lakhs - 1 Crore	☐ >1 Crore
Third Applicant Please select any one	**Gross Annual Income**	☐ Below 1 Lakh	☐ 1 - 5 Lakhs	☐ 5 - 10 Lakhs	☐ 10 - 25 Lakhs	☐ 25 Lakhs - 1 Crore	☐ >1 Crore

✂ **TEAR HERE** ✂

Investment Strategy	**Select your plan**	**Select your Option / Sub-option / Facility**
MSIF Equity Long-Short Fund	☐ **Regular Plan** ☐ **Direct Plan**	☐ **Growth** ☐ **IDCW Payout** ☐ **IDCW Reinvestment**

Cheque / DD / Payment Instrument No. & Date		Drawn on (Bank and Branch)		Amount in Figures (Rs.)	

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

6d. Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/ Promoters/ Karta/Trustee/Whole time Directors)

Sole/First Applicant (Please select any one)	☐ I am a PEP	☐ I am Related to a PEP	☐ Not Applicable
Second Applicant (Please select any one)	☐ I am a PEP	☐ I am Related to a PEP	☐ Not Applicable
Third Applicant (Please select any one)	☐ I am a PEP	☐ I am Related to a PEP	☐ Not Applicable

7. 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	☐ Indian ☐ U.S. ☐ Others, please specify_____	☐ Indian ☐ U.S. ☐ Others, please specify_____	☐ Indian ☐ U.S. ☐ Others, please specify_____
Tax Residence Address Type (as per KYC records)	☐ Residential ☐ Registered Office ☐ Business	☐ Residential ☐ Registered Office ☐ Business	☐ Residential ☐ Registered Office ☐ Business
Are you a tax resident (i.e., an you assessed for Tax) in any other countrv outside India?	☐ Yes/ ☐ No	☐ Yes/ ☐ No	☐ Yes/ ☐ 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 Identiification 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)	**1** ☐A ☐B ☐C **2** ☐A ☐B ☐C **3** ☐A ☐B ☐C	**1** ☐A ☐B ☐C **2** ☐A ☐B ☐C **3** ☐A ☐B ☐C	**1** ☐A ☐B ☐C **2** ☐A ☐B ☐C **3** ☐A ☐B ☐C

Reason A→The country where the Account Holder is liable to pay tax does not issue Tax identification Numbers to its residents. *Refer General Instructions 2C and 17*
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 _____

8. BANK ACCOUNT (PAY-OUT) DETAILS OF THE FIRST / SOLE APPLICANT (Refer General Instruction 4 and 8)
Mandatory information - If left blank the application is liable to be rejected. (Mandatory to attach proof, in case the pay-out bank account is different from the bank account mentioned under Section 9 below.) 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 or a joint account of the minor with the parent/legal guardian.

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	

Account No.		MICR Code	(The 9 digit code appears on your cheque next to the cheque number)

Branch Address		Branch City	

Account Type (Please ✓) ☐ Savings ☐ Current ☐ NRO ☐ NRE ☐ FCNR ☐ Others (please specify) _____

IFSC Code*** *** Refer General Instruction 4D (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 7) via Direct credit/ RTGS/NEFT facility unless specified otherwise in writing.

9. INVESTMENTS & PAYMENT DETAILS [Please (✓)] (Refer Instruction 5 for Investment Strategy details and Instruction 3 & 6 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.

Investment Strategy	Select your plan	Select your Option / Sub-option / Facility
MSIF Equity Long-Short Fund	☐ **Regular Plan** ☐ **Direct Plan**	☐ **Growth** ☐ **IDCW Payout** ☐ **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

10. UNIT HOLDING OPTION ☐ **DEMAT MODE*** ☐ **PHYSICAL MODE (Default)** **(Refer Instruction 10)**

*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.

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

11. I/We wish to make a nomination and do hereby nominate the following person(s) in the above specified folio(s) who shall receive all the assets held in my / our folio in the event of my / our death. This nomination shall supersede any prior nomination made by us/me if any. (Refer Instruction 12)

Nomination Details

	Mandatory Details				Non-Mandatory Details			
	Name of Nominee(s) (Recommended else read and tick (✓) the opt-out declaration below)	Guardian Name (applicable if the Nominee is minor)	Relationship with Applicant	D.o.B. of Nominee (Mandatory if nominee is minor)	% Share of nominee* (equal share if % is not specified)	Mobile No. of nominee(s) / Guardian in case of Minor Nominee** (Please note that the MF / RTA will be able to reach out to your nominee if you provide the contact details).	Email ID of nominee(s) /Guardian in case of Minor Nominee** (Please note that the MF / RTA will be able to reach out to your nominee if you provide the contact details).	Identity Number of Nominee/ Guardian (in case of Minor Nominee)*# **PAN or Driving Licence or Aadhaar (last 4 Digits) or Passport (for NRIs/OCIs/PIOs)**
Nominee 1								
Nominee 2								
Nominee 3								

* if % is not specified, then the assets shall be distributed equally amongst all the nominees. Any odd lot after division shall be transferred to the first nominee mentioned in the form

** The aforesaid details shall be optionally provided for the Guardian, in case of nominee is a minor.

#Provide only number: PAN or Driving Licence or Aadhaar (last 4 digits). Copy of the document is not required. However, in case of NRIs/OCIs/PIOs, Passport number is acceptable.

OR

Declaration for opting out of Nomination (To be provided only where nomination is not provided)

[Please (✓)] ☐ I hereby confirm that I do not wish to appoint any nominee(s) to my folio at this point of time.

I understand that -

(i) the nomination helps to quickly identify the person for transfer of securities and helps in faster and smoother transmission of my securities to my legal heir(s) after my demise.

(ii) in the absence of a nomination, my legal heir(s) may require the submission of certain additional legal or court-issued documents which may delay the process of transmission of securities to my legal heir(s).

(iii) if no claim is made on the folio for a prolonged period after my demise, the holdings may be treated as unclaimed assets, and they may be transferred to Investor Education and protection Fund Authority (IEPF) in accordance with the applicable regulatory framework.

I confirm that I have understood the above implications and that my decision to opt out of nomination is voluntary.

I want the following nomination details to be printed in the statement of account / holding statements (tick one of the boxes below):

☐ **Name of the Nominee(s)** ☐ **Whether nomination given: Yes / No (not name of the nominee)**

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

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 Investment Strategy related documents (Statement of Additional Information, Investment Strategy Information Document and Key Information Memorandum of the investment strategies of MSIF offered by Mahindra Manulife Mutual Fund ("the Fund"), and apply for allotment of Units of MSIF Equity Long-Short Fund (the Investment Strategy) of MSIF indicated above. I/We am/are eligible Investor(s) as per the Investment Strategy related documents and am/are authorised to make this investment as per the Constitutive documents/ authorization(s). The amount invested in the Investment Strategy 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 Investment Strategy, 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 Investment Strategy, 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 Investment Strategy(ies) of SIF offered by various mutual funds from amongst which the Investment Strategy 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 / WhatsApp) 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 Specialized Investment Fund (SIF) offerings and services, irrespective of my/our blocking preferences with the Customer Preference Registration Facility. 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.

UNITHOLDER(S) 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

Name(s) of Witness(s)	Address of Witness(s)	Witness Signature^

^Signature of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.

Alterations in the form, if any should be countersigned as per mode of holding.

COMMON SIP/ TOP-UP SIP REGISTRATION/ UPGRADE CUM DEBIT MANDATE FORM

SIF by mahindra Manulife MUTUAL FUND

First time investors subscribing to the Investment Strategy(ies) 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 5. 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)

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 Investment Strategy(ies) of MSIF to the above mentioned SEBI Registered Investment Advisor (RIA) or SEBI Registered Portfolio Manager (PMRN).

EUIN Declaration (only where EUIN box is left blank) (Refer General Instruction 1) ☐ 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 notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

☐ **SIP/ Top-Up SIP**

1. Investment and SIP Details: First / Sole Investor

Name ____________________

Folio No.(Existing Unitholder) ____________ **KYC Identification Number** ____________

PAN^ ____________ Enclosed (✓) #KYC Proof ☐ **Existing UMRN** ____________

While initiating the first investment through SIP, the SIP will be available subject to first investment being Rs. 10 lakhs or above or the SIP amount is supported by a lumpsum of Rs. 10 lakhs*(* for accredited investors, the minimum investment threshold is Rs. 100,000). An existing investor can start an SIP with a minimum amount of Rs. 5,000 & in multiples of Rs. 1/- thereafter.

Please mention Investment Strategy-Plan-Option-Sub Option

	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
1. MSIF______________________ ______________________ ______________________ Cheque No.______________ Cheque Date______________		☐ Weekly ☐ Monthly (Default) ☐ Quarterly	☐ Mon ☐ Tue ☐ Wed (Default) ☐ Thu ☐ Fri 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Start: M M Y Y Y Y End: M M Y Y Y Y Ensure SIP Duration is not more than 40 years.	Amount (₹) Or Percentage	CAP Amount (₹) Or CAP Month-Year M M Y Y Y Y	☐ Yearly (Default) ☐ Half yearly
2. MSIF______________________ ______________________ ______________________ Cheque No.______________ Cheque Date______________		☐ Weekly ☐ Monthly (Default) ☐ Quarterly	☐ Mon ☐ Tue ☐ Wed (Default) ☐ Thu ☐ Fri 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Start: M M Y Y Y Y End: M M Y Y Y Y Ensure SIP Duration is not more than 40 years.	Amount (₹) Or Percentage	CAP Amount (₹) Or CAP Month-Year M M Y Y Y Y	☐ Yearly (Default) ☐ Half yearly

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 13 in the KIM for PAN # Please attach KYC proof if not already KYC validated

Declaration : I/We have read and understood the contents of Investment Strategy related documents (Statement of Additional Information, Investment Strategy Information Document and Key Information Memorandum of the investment strategies of MSIF offered by Mahindra Manulife Mutual Fund ("the Fund")), 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 Investment Strategy(ies) - 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 Investment Strategy(ies) of SIF offered by various Mutual Funds from amongst which the Investment Strategy(ies) is being recommended to me/us.

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

TEAR HERE

SIF by mahindra Manulife MUTUAL FUND

One Time Bank Mandate (NACH/Direct Debit Mandate Form)

Date : D D M M Y Y Y Y

UMRN ____________ (Please ✓) ☑ CREATE ☒ MODIFY ☒ CANCEL

Sponsor Bank Code [Office use only] Utility Code ____________

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 : ☒ ~~Daily~~ ☒ ~~Weekly~~ ☒ ~~Bi Monthly~~ ☒ ~~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 the latest schedule of the charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit the account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendmentrequest to the user entity / corporate or the bank where I have authorized the debit. 4. I/We understand and accept that in case transaction/s initiated against this mandate (within valid period of mandate) is/are rejected due to insufficient funds or such other reason as permitted under applicable law, action may be taken against me/us under applicable law (including Negotiable Instruments Act).

IDCW: Income Distribution cum Capital Withdrawal

PERIOD	
From	DD / MM / YYYY
To	DD / MM / YYYY

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 ____________

Maximum period of validity of this mandate is 40 years only.

Terms & Conditions for SIP/ Top-Up SIP

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

Particulars	Frequency available		
	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	6 installments of Rs. 5,000/- each and in multiples of Re. 1/- thereafter.		4 installments of Rs. 5,000/-each and in multiples of Re. 1/-thereafter
Mode of Payment	a. Direct Debit mandate through select banks with whom AMC has an arrangement. b. National Automated Clearing House (NACH) Facility		

* 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.

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

Particulars	Minimum Top-up installment	Top-Up Frequency	
	For all Investment Strategies	For Monthly SIP	For Quarterly SIP
Top-up by Amount	Rs. 500 and in multiples of Rs 100 /-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.	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.

Investors/Unitholders are also requested to note that, in case of cancellation/discontinuation of SIP enrolment, any SIP Top-Up enrolment linked with the underlying SIP (whether existing OR future Top-Ups) shall also stand cancelled.

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.

2. For New / Existing investors if 1st SIP Installment is through NACH mandate kindly attach Blank cancelled cheque or Copy of cheque.
3. Ensure the duration in the SIP Registration as well as Debit Mandate form is not more than 40 years.
4. 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.
5. The first installment will be processed at Applicable NAV based on the timing of credit receipt of funds to the bank account of the Investment Strategy before the cut-off time i.e. available for utilization before the cut-off time as stated in KIMs/ISIDs.

   There should be a gap of at least 21 calendar days between the first SIP installment and the second SIP installment. The Physical SIP Standalone Enrolment Form should be submitted at least 21 days before the first SIP Auto Debit date.

   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.
6. In case of auto cancellation, the below given uniform timeline for treating a SIP as closed/cancelled will be adopted by the AMC

S No.	SIP Frequency	No. of failed debit attempts prior to cancellation of SIP
1	Weekly, Monthly	3
2	Quarterly	2

7. 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.
8. 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.
9. 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.
10. AMC will ensure cancellation of auto-debit/SIP within 2 working days of such request submitted by the investor.
11. The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
12. The investors can also subscribe Units through SIP in Demat (electronic) mode for the Investment Strategy. However the Units will be allotted based on applicable NAV of the Investment Strategy 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.
13. 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.
14. 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.
15. Mahindra Manulife Mutual Fund / MMIMPL, it's 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.
16. 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.
17. **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.
18. All other terms & conditions applicable for regular SIP Facility will also be applicable to SIP Top-up Facility.
19. SIP Top-up Facility shall not be available to SIPs registered under weekly SIP frequency.

TEAR HERE

Terms & Conditions - NACH / Auto Debit

1. NACH debit facility is offered at various banks. For a detailed list of banks please refer the website www.npci.org.in.
2. 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.
3. 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).
4. a. 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.
   b. The Registration cum Mandate Form for NACH should be submitted at least 21 calendar days prior to next SIP cycle date.
   c. 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.
   d. 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.
5. Please provide the cancelled cheque leaf of the Bank A/c no. for which NACH facility is registered.
6. Investors need to mandatorily fill the SIP Registration Cum Mandate form for NACH for any amendment and cancellation quoting their UMRN by giving 21 calendar days prior notice to any of the investor service centre.
7. Investor can choose to discontinue the SIP facility under folio without cancelling the UMRN.
8. 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.
9. In case of existing investor, if application is received without existing UMRN then the last UMRN registered in the folio would be considered.
10. As per NPCI Circular, with effect from 1st April 2024, the duration of the NACH mandate can be for a maximum period of 40 years i.e. the gap between the "From" date and "To" date mentioned in the NACH Mandate form cannot exceed 40 years.

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 Investment Strategy & 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[1]	Investments through PoA	Sole Proprietor	Minor	NRI	HUF	Companies	Societies	Partnership Firms	Trust	FPI	Bank
Resolution / Authorisation to invest							✓	✓	✓	✓	✓	✓
List of Authorised Signatories with Specimen Signatures(s) (wherever applicable)		✓					✓	✓	✓	✓	✓	✓
Trust Deed										✓		
Bye - Laws / MOA / AOA								✓				✓
Partnership Deed									✓			
SEBI Registration / Designated Depository Participant Registration Certificate											✓	
Proof of Date of birth / Guardian Name / Guardian Relationship				✓								
Notarised Power of Attorney (wherever applicable)	✓	✓	✓		✓	✓					✓	
Foreign Inward Remittance Certificate, in case payment is made by DD from NRE / FCNR a/c (wherever applicable)					✓						✓	
PAN Card copy / KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Demat Account Details (Client Master List Copy)[2]	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
FATCA CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
UBO Declaration						✓	✓	✓	✓	✓	✓	✓

1 Self attestation is mandatory. 2 In case Units are applied in Electronic (Demat) mode.

INSTRUCTIONS FOR APPLICATION FORM(S)

1. Please read the terms of the Key Information Memorandum/ Investment Strategy Information Document (ISID)/ Statement of Additional Information (Investment Strategy Documents) carefully before investing in the Investment Strategy.

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 Investment Strategy 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 Investment Strategy through the mutual fund trading platforms viz. BSE StAR MF of Bombay Stock Exchange Limited and Mutual Fund Service System (MFSS) 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/msif

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 SIF unless the intermediary is registered with Association of Mutual Funds in India (AMFI).

Employee Unique Identification Number (EUIN)

Every employee/ relationship manager/ sales person of the distributor of mutual fund products is required to quote the EUIN 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 EUIN 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 Investment Strategy 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 Investment Strategy/ Plan name and without any distributor code mentioned on the form, the application will be processed under "Direct Plan".

2. UNIT HOLDER INFORMATION

A. 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.

Date of Birth / Incorporation Is Mandatory for all the holders including the Guardian wherever investment is done on behalf of minor.

B. In accordance with SEBI Circular No. CIR/ MIRSD/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 Investment Strategy:

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 subscriptions, switch transaction requests and requests for registration of systematic transactions received from Non-resident Indians / Persons of Indian origin who at the time of such investment / registration of transaction, are physically present in India and submit a transaction request along with such documents / undertakings, etc. as may be prescribed by the AMC / Mutual Fund from time to time. The AMC shall accept such investments/transaction requests subject to compliance with the applicable laws and such other terms and conditions as may be notified by the AMC/Mutual Fund.

*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.

If an existing Unit Holder(s) subsequently becomes: -

(i). a U.S. Person, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Investment Strategy except in the manner stated in ISID.

(ii). a Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Investment Strategy in accordance with the restrictions provided in ISID..

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 Investment Strategy(ies).

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.

3. 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.

B. Resident Investors

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

ii. Outstation cheques will not be accepted, and applications accompanied by Non-CTS cheques shall be liable for rejection. 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 / CAMS Service Centre available for Investors. The AMC will

not accept any request for refund of demand draft charges, in such cases.

iii. Payment may be also made through National Automated Clearing House (NACH) Facility or "Direct Debit mandate" facility offered through select banks with whom AMC may have an arrangement, time to time.

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. Payment Through Single Cheque

The duly completed application form/ transaction slip along with the payment instrument and requisite documents as the case maybe, can be submitted at the designated Investor Service Centre (ISCs) / official points of acceptance (OPAT). The personnel at the OPAT will time stamp, and return the acknowledgement slip in the application form. The application shall be subject to verification.

While applying for purchase of units in the Investment Strategy(ies), Investors should note the following:

i. Each application must be accompanied by a separate cheque or electronic transfer of funds by way of direct credit / RTGS / NEFT/ One Time Mandate (OTM) or such other payment instrument as permitted. Further, for investments under different Investment Strategy/ Plans/ Options, separate cheques/ other payment instruments should be attached except in case of any specific facility offered by the AMC which permits otherwise.

ii. Multiple cheques with single application, outstation cheques, cash, money orders, postal orders, payments by stock invests or post dated cheques, Third Party Payment Instruments (explained elsewhere in this document) or pre-funded instruments such as pay order etc., are not permitted.

iii. The Cheque/other payment instrument as permitted should be payable locally at the centre where the Application is member / sub- member of the Bankers' Clearing House, located at the place where the application is submitted. Cheques / other payment instruments drawn on a Bank not participating in the Clearing House will not be accepted. Dishonoured cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. The Trustee reserves the right to recover from an investor any loss caused to the Investment Strategy on account of dishonour of cheques issued by the investor for purchase of units of the Investment Strategy.

iv. All cheques and bank drafts should be drawn in favour of respective Investment Strategy in which the investor proposes to invest and should be crossed "Account Payee only" except in case of any specific facility offered by the AMC where the instructions to that facility prescribe a different requirement.

Returned cheque(s) are liable not to be presented again for collection, and the accompanying Application Form is liable to be rejected. In case the returned cheque(s) are presented again, the necessary charges are liable to be debited to the Investor.

v. Multiple Investment Strategy(s) Investments through Single Payment Instrument:

Where the investor is desirous of investing in multiple Investment Strategy(ies) of the SIF within the same folio through a single payment instruction / instrument, the payment instruction/instrument must be drawn in favour of the "Mahindra Manulife SIF Common Collection A/c" followed by Name / PAN of the primary holder and crossed "Account Payee only". Upon credit receipt, the funds will be moved into the respective Investment Strategy(ies) account, basis the amount of subscription mentioned against each Investment Strategy in the application form. This facility shall not be available for the applications to be made during the New Fund Offer period(s).

Kindly note, if the total amount of investments mentioned on the application form is different from the amount mentioned on the accompanying Cheque / DD / payment instruction, then the application is liable to be rejected. Investments will be accepted subject to minimum investment criteria applicable for each Investment Strategy opted for investment. Even if one of the Investment Strategy specified for investment does not satisfy the minimum investment criteria, the application will be liable to be rejected for all the Investment Strategies.

For detailed terms and conditions, the investors are requested to refer the Common Application Form available at the ISCs of the AMC and Computer Age Management Services Limited or may also visit www.mahindramanulife.com/msif

F. Subscriptions through RTGS/ NEFT/ UPI:

Subscription through RTGS/NEFT/UPI 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/ UPI 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/ Reference Number, which is generated for their request by the bank. RTGS/NEFT/UPI 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/ Investment Strategy collection account.

G. 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.

4. 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 7B** 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.

5. 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 Investment Strategy 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 Investment Strategy mentioned on the application form. In case of fresh/additional purchases, if the Investment Strategy name is not mentioned on the application form/transaction slip, then the units will be allotted under the Investment Strategy 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 Investment Strategy as per the ISID. However, in case additional purchase is under the same Investment Strategy 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

SYSTEMATIC INVESTMENT PLAN (SIP):

This facility enables the investors to save and invest at regular intervals over a longer period of time. It is convenient way to start investing, regular investment not only helps to reduce average unit acquisition cost (this concept is called 'Rupee Cost Averaging.') but also helps to inculcate discipline when it comes to investing. This facility gives the investor an opportunity to invest regularly thereby averaging the acquisition cost of units. Investors may register for SIP using a prescribed enrollment form.

1. While initiating the first investment through SIP, the SIP will be available subject to first investment being Rs. 10 lakhs or above or the SIP amount is supported by a lumpsum of Rs. 10 lakhs*(* for accredited investors, the minimum investment threshold is Rs. 100,000). An existing investor can start an SIP with a minimum amount of Rs. 5,000 & in multiples of Rs. 1/- thereafter.

   SIP facility is offered by the Investment Strategy subject to following terms and conditions:

Particulars	Frequency available		
	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	6 installments of Rs. 5,000/- each and in multiples of Re. 1/- thereafter.		4 installments of Rs. 5,000/- each and in multiples of Re. 1/-thereafter
Mode of Payment	a. Direct Debit mandate through select banks with whom AMC has an arrangement. b. National Automated Clearing House (NACH) Facility		

Note:

1. Any One or more SIP transaction dates from the available dates can be selected by the Unit Holders under the Monthly and Quarterly frequencies.

2. Any day of the week or more day(s) can be selected by the Unit Holders under the Weekly frequency.

* In case the chosen date falls on a Non-Business Day, the SIP will be processed on the immediate 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, the 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.

Default Options:

Default Frequency - Monthly

Default Date (for both monthly and quarterly frequency) - 10th

2. Default Day for Weekly frequency - Wednesday

i. 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.

ii. 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.

iii. SIP registered for more than one date or all dates of the month under the Monthly / Quarterly frequency and (ii) more than one day of the week or all days of the week under the Weekly frequency, will be considered as separate SIP instruction for the purpose of fulfilling the "Minimum no. of installments" criteria.

iv. For all Investment Strategies the SIP enrollment will be discontinued if:

a. 3 consecutive SIP installments in case of Weekly and Monthly frequency are not honoured; and

b. 2 consecutive SIP installments in case of Quarterly frequency are not honoured.

v. SIPs shall be cancelled based on the investor's request within 2 working days from the date of submission of the online request or a physical request to any of the Official Point(s) of Acceptance.

The AMC reserves the right to introduce SIP facility at any other frequencies or on any specific dates as the AMC may feel appropriate from time to time.

3. SIP through Direct Debit / NACH: -

Investors may also enroll for SIP facility through NACH (Debit Clearing) of the RBI or for SIP Direct Debit Facility available with specified Banks / Branches. In order to enroll for SIP NACH or Direct Debit Facility, an Investor must fill-up the Application Form for SIP NACH/ Direct Debit facility.

In case of SIP with payment mode as NACH/ Direct Debit, Investors shall be required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the NACH/Direct Debit Mandate is provided.

All SIP cheques / payment instructions should be of the same amount and same date (excluding first cheque). However, there should be a gap of at least 21 calendar days (for SIP registered through the physical mode) / 07 calendar days (for SIP registered through the SIF's online portal available on its website i.e. www.mahindramanulife.com/msif or electronic platforms offered by MF Utility (MFU), specified banks, financial institutions, distributors, etc., with whom AMC has entered or may enter into specific arrangements including through secured internet sites operated by CAMS) between the first SIP installment and the second SIP installment / SIP Auto Debit "Start" date mentioned in the debit mandate form.

The Physical SIP Standalone Enrolment Form should be submitted at least 21 days before the first SIP Auto Debit date.

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.

In case the SIP Auto Debit mandate registration is not successful within 45 calendar days (for SIP application(s) submitted through the physical mode) / 15 calendar days (for SIP application(s) submitted through the AMC's online portal), from the SIP application submission date, the AMC/Trustee reserves the right to cancel/ terminate the SIP registration request.

Units will be allotted as per the closing NAV of the day on which the funds are available for utilisation by the Investment Strategy(ies) irrespective of amount and installment date as per SIP mandate. In case the SIP transaction date falls on a non-business day or falls during a Book Closure period, the immediate next Business Day will be considered for this purpose.

An extension of an existing SIP mandate will be treated as a fresh SIP mandate on the date of such application, and all the above conditions need to be met with.

The AMC has the authority to make available SIP by way of a salary savings scheme for a group of employees through an arrangement with their employers.

For applicable Load on Purchases through SIP, please refer paragraph "Load Structure" in the ISID(s) of the respective Investment Strategy(ies).

The AMC / Trustee reserve the right to change / modify the terms and conditions under the SIP prospectively at a future date.

4. 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 Investment Strategy(ies) 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:

(a) Top-up by Amount and

(b) Top-up by Percentage. Minimum Top-up instalment and Top-up Frequency are as under:

Particulars	Minimum Top-up installment	Top-Up Frequency	
	For all Investment Strategies	For Monthly SIP	For Quarterly SIP
Top-up by Amount	Rs. 500 and in multiples of Rs 100 /-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.	Yearly	

Default Options:

Default Mode - Top-up by amount

Default Top-up frequency - Yearly

iv) 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.

v) 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.

vi) 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.

vii) 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 instalment amount.

viii) 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.

ix) All other terms & conditions applicable for regular SIP Facility will also be applicable to SIP Top-up Facility.

x) SIP Top-up Facility shall not be available to SIPs registered under weekly SIP frequency.

xi) Investors/Unitholders are also requested to note that, in case of cancellation/ discontinuation of SIP enrolment, any SIP Top-Up enrolment linked with the underlying SIP (whether existing OR future Top-Ups) shall also stand cancelled.

5 **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.

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.

6. **Pause SIP facility:** Pause SIP Facility is a facility under which the investor has an option to temporarily pause their registered SIP by submitting the prescribed form at any of the Official Points of Acceptance (OPATs) of the SIF or by submitting an application through the online transaction portal available on the SIF's website viz. www.mahindramanulife.com/msif. The Pause SIP Facility offered by the Investment Strategy(ies) is subject to the following terms and conditions:

i. Pause SIP Facility request should be submitted at least 15 calendar days prior to the next SIP installment date.

ii. Investors availing this facility can pause their SIPs for a fixed 3 (three) consecutive instalments for SIPs registered with Monthly frequency and 1 (one) instalment for SIPs registered with Quarterly frequency.

iii. In case a Pause SIP request is received for a SIP registered with multiple dates, then the Pause SIP Facility will be applicable to the succeeding 3 installments (in case of monthly frequency) / 1 installment (in case of quarterly frequency), subject to compliance with the other terms & conditions of this facility. Please refer the illustration below.

Illustration: If a SIP (with monthly frequency) is registered through single SIP registration form with 4 multiple dates viz., 1st, 10th, 15th & 20th of every month and a Pause SIP request is received by 10th of May then the Pause SIP will be applied for the 3 installments falling after 15 days from the Pause SIP request date viz., 1st June, 10th June & 15th June.

vi. If the SIP Pause period coincides with the trigger period of the SIP Top-Up facility, the SIP installment amount post completion of the SIP Pause period would be inclusive of the Top-Up amount. For e.g. SIP installment amount prior to Pause period is Rs. 5,000/- and Top-Up amount is Rs. 1,000/- and if the Pause period is completed after the Top-Up trigger date, then the SIP installment amount post completion of Pause period shall be Rs. 6,000/-.

v. Pause SIP facility will not be available for the SIPs sourced, MF Utilities India Pvt. Ltd. ("MFUI"), Stock Exchange Platforms of NSE & BSE and Channel partner platforms.

vi. Pause SIP facility once registered cannot be cancelled.

vii. Pause SIP Facility shall not be available for SIPs registered under weekly SIP frequency.

7. In case of discrepancies in the details provided in the form and the details registered with the AMC or in case of ambiguity, the AMC has the right to reject the application.

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. In case of auto cancellation, the below given uniform timeline for treating a SIP as closed/ cancelled will be adopted by the AMC

S No.	SIP Frequency	No. of failed debit attempts prior to cancellation of SIP
1	Weekly, Monthly	3
2	Quarterly	2

10. 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. In case the SIP Debit day / date is not indicated or in case of ambiguity, Wednesday shall be treated as Default day under Weekly frequency and 10th shall be treated as the Default date of the month and accordingly the SIP transaction will be processed on 10th of each month / quarter as per the frequency opted.
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. AMC will ensure cancellation of auto-debit/ SIP within 2 working days of such request submitted by the investor.
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 Investment Strategy. However the Units will be allotted based on applicable NAV of the Investment Strategy 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, it's 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, it's 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.

6. 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 7A 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 Investment Strategy(ies) 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/msif) along with the Application Form for subscription of units.

7. 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

8. 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 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 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, from time to time, the instructions of the Unit holder for remittance of redemption/ 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/ 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/Fund website www.mahindramanulife.com/msif.

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:

i. 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

ii. 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.

9. SMS Alerts

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

10. UNIT HOLDING OPTION

Applicants under the Investment Strategy 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.

11. 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.

12. NOMINATION FACILITY

1. The Unitholder(s) are provided an option to submit either the nomination form or the declaration form for opting out of nomination in physical (using the format available on the website of the Fund viz., www.mahindramanulife.com/msif) or online mode, as per the choice of the unit holder(s).

   Where the units are held jointly by more than one unitholder, the joint unitholders may together nominate person(s) with whom all the rights in the units shall vest, as trustee on behalf of the legal heir, in the event of death of all the joint unitholders.

2. Investors/Unitholders should carefully read the Nomination Form along with the provisions set out in the Statement of Additional Information ("SAI").

3. It is mandatory for all new investors/unitholders under "Single" mode of holding to provide Nomination details (including nominee name, address and relationship) 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. However, it is advisable for all existing investors/unitholders under "Single" as well "Joint" mode of holding to provide 'choice of nomination' in their folios for ensuring smooth transmission of securities held by them.

4. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.

5. 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.

6. Nomination is not allowed in a folio where Minor is the unitholder.

7. In case a folio has joint holders, all joint holders should sign the request for nomination/ change / cancellation of nomination, even if the mode of holding is 'either or survivor'

8. A minor may be nominated. In that event, the name and details of the guardian of the minor nominee may be provided optionally, unless otherwise specifically required in the Nomination Form above.

9. 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.

10. Nomination in respect of the units stands rescinded upon the transfer of units.

11. A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.

12. 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. Where the percentage share of each nominee is not specified, the assets in the folio shall be apportioned among the nominees equally. Any odd lot after division shall be transferred to the first nominee mentioned in the form.

13. Every new nomination for a folio will overwrite the existing nomination, if any.

14. Nomination made by a unit holder shall be applicable for units held in all the Investment Strategy(ies) under the respective folio.

15. Transmission of units in favour of a Nominee(s) shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).

16. The nomination will be registered only when the form is completed in all respects to the satisfaction of the AMC.

17. In respect of folios 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.

18. 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).

19. 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.

20. Investors may note that where the Units are transferred in favour of the nominee, the "Know Your Customer" norms, where applicable will have to be fulfilled by the nominee(s).

21. Upon the demise of the investor, the nominees may either continue in the same folio or open separate folio, for their respective holding.

22. Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heir(s) of the deceased investor. In this regard, no dispute shall lie against the AMC / DP.

23. 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, upon demise of one of the nominees prior to the demise of the investor and if no change is made in the nomination, then the assets shall be distributed to the surviving nominees on pro rata basis upon demise of the investor. Any odd lot after division shall be transferred to the first nominee mentioned in the form.

In case of multiple nominees, the assets shall be distributed pro-rata to the surviving nominees, as illustrated below.

% share as specified by investor at the time of nomination		**% assets to be apportioned to surviving nominees upon demise of investor and nominee 'A'**			
Nominee	**% Share**	**Nominee**	**% Initial Share**	**% of A's Share to be Apportioned**	**Total % Share**
A	60%	A	0%	0%	0%
B	30%	B	30%	45%	75%
C	10%	C	10%	15%	25%
Total	**100%**	**-**	**40%**	**60%**	**100%**

13. 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 and PAN Card copy to be attached along with application (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. 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/msif

14. 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 Investment Strategy 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 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.

15. 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); and (ii) provide KYC Identification Number (KIN) issued by the Central KYC Registry (CKYCR) if available, 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 and / provide KIN if available at the time of investment.

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 Investment Strategy(ies) of MSIF 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/msif.

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 alongwith the PAN based KYC completed through SEBI registered KYC registration authorities (KRAs). 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/msif.

16. ULTIMATE BENEFICIAL OWNER(S) (UBO(S))

As a part of Client Due Diligence (CDD) Process under PMLA 2002 read with PMLA Rules, 2005, including any amendments thereto from time to time, each of the SEBI registered entity, which inter-alia includes Mutual Funds, is required to obtain sufficient information from their clients in order to identify and verify the identity of persons who beneficially own or control the securities account.

Further, pursuant to SEBI Master Circular no. SEBI/HO/MIRSD/MIRSDSECFATF/P/CIR/2024/78 dated June 06, 2024 on Guidelines on Anti-Money Laundering Standards and Combating the Financing of Terrorism /Obligations of Securities Market Intermediaries under the Prevention of Money Laundering Act, 2002 and Rules framed there under, 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).

In order to comply with the above Act/Rules/ Regulations & Guidelines, the following CDD process is being implemented by the Fund.

I. Applicability:

1. 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 in India, or it is an entity resident in jurisdictions notified by the Central Government and listed on stock exchanges in such jurisdictions notified by the Central Government, or is a subsidiary of such a Company.
2. Proof of Identity of the UBO such as Name/s, Address & PAN/Passport together with self attested copy* alongwith the 'Ultimate Beneficial Ownership' declaration form is required to be submitted to MMIMPL/its RTA.

   (* Original to be shown for verification and immediate return.)
3. In case of any change in the beneficial ownership, the investor should immediately intimate the AMC / its Registrar / KRA, as may be applicable, about such changes.

II. Identification Process:

The beneficial owner shall be determined as under –

A. Where the client is a company:

The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means.

Explanation: - For the purpose of this sub-clause: -

i. "Controlling ownership interest" means ownership of or entitlement to more than ten per cent of shares or capital or profits of the company,

ii. "Control" shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders' agreements or voting agreements.

B. Where the client is a partnership firm:

The beneficial owner is the natural person(s) who, whether acting alone or together, or through one or more juridical person, has ownership of/ entitlement to more than ten percent of capital or profits of the partnership or who exercises control through other means.

Explanation: - For the purpose of this clause: - "Control" shall include the right to control the management or policy decision.

C. Where the client is an unincorporated association or body of individuals:

The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than fifteen per cent. of the property or capital or profits of such association or body of individuals.

D. Where no natural person is identified under (a) or (b) or (c) above:

The beneficial owner is the relevant natural person who holds the position of senior managing official.

E. Where the client is a trust:

The identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with ten per cent or more interest in the trust, settlor, protector and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership; and

Where the client or the owner of the controlling interest is an entity listed on a stock exchange in India, or it is an entity resident in jurisdictions notified by the Central Government and listed on stock exchanges in such jurisdictions notified by the Central Government, or it is a subsidiary of such listed entities, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such entities.

F. For Foreign Portfolio Investors:

In case of Foreign Portfolio Investors (FPIs) and Sub accounts, the KYC requirements as applicable to FPIs as notified by SEBI from time to time shall be considered for the purpose of identification of beneficial ownership of the FPIs.

For collection of information/documentation from investors/ Unitholders, SEBI has prescribed uniform Know Your Client (KYC) requirements vide Circular No(s). CIR/MIRSD/16/2011 dated August 22, 2011, MIRSD/SE/Cir-21/2011 dated October 5, 2011, and SEBI/HO/MIRSD/SECFATF/P/CIR/2023/169 dated October 12, 2023 to be used by the concerned registered intermediaries.

SEBI has also notified the SEBI KYC Registration Agency (KRA) Regulations, 2011 and have issued guidelines under these regulations from time to time.

G. Where the client is a HUF:

The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than fifteen per cent, of the property or capital or profits of such HUF.

17. 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 select the appropriate option in the above 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) **If no Indian telephone number is provided** (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) **If Indian telephone number is provided along with a foreign country telephone number** (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)

(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 select the appropriate option in the above 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) **If no Indian telephone number is provided** (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) **If Indian telephone number is provided along with a foreign country telephone number** (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.**

Implementation of Centralization of certifications under Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) at KYC Registration Agencies (KRAs).

As per SEBI circulars CIR/MIRSD/2/2015 dated August 26, 2015 and CIR/MIRSD/3/2015 dated September 10, 2015, and guidance note on FATCA and CRS norms issued by the Department of Revenue, Ministry of Finance, reporting entities including Mutual Funds should obtain a self-certification from the client, as part of the account opening documentation, to determine the client's residence for tax purpose. Considering input from stakeholders in the securities market and aiming to streamline business operations and compliance reporting, a revised SEBI circular viz...SEBI/HO/MIRSD/SECFATF/P/CIR/2024/12, was issued in February 2024. As per the decision, intermediaries identified as RFI will be required to upload FATCA and CRS certifications obtained from clients onto the KRAs system starting from July 1, 2024.

For the existing FATCA and CRS certifications obtained from clients prior to July 01, 2024, details shall be uploaded by the intermediaries onto the systems of KRAs within a period of 90 days of implementation of this circular i.e., by September 30, 2024. Certifications pertaining to tax residency outside India should be uploaded to KRAs, while those not applicable need not be uploaded. KRAs will then classify or mark them as investors with tax residency in India.

Additionally, in the case of older KYC records, there's a possibility that KRAs may receive certification details for the same client from multiple SEBI Registered Intermediaries (SRIs). In such instances, the most recent certification details will be recorded against the KYC record.

Additional data to be uploaded to KRA system by SRIs for KYC records uploaded on or after July 01, 2024. FATCA/CRS information for Individuals:

Information to be uploaded on KRA	Check Points
Place of Birth (existing field but validations are improvised)	Ensure valid place of birth is provided. Special characters, only numeric values shall not be allowed
Country of Birth (existing field but validations are improvised and supported by Country master)	Ensure valid Country of Birth / 2 Character County Code (as per ISO 3166) is provided.
Tax Residency other than India?	Values should be 'Y,' 'N', Null' If this column is 'Y', it indicates that FATCA / CRS is applicable and therefore additional details as below will apply and one or more of the Country of Tax Residency columns should have values other than India, INDIA, IN.
Country of Tax Residency1, Country of Tax Residency2, Country of Tax Residency3, Country of Tax Residency4	Ensure this column contains only valid County Code. Ensure valid Country of Tax Residency/ 2 Character County Code (as per ISO 3166) is provided.
Tax Identification Number1, Tax Identification Number2, Tax Identification Number3, Tax Identification Number4	9/16-digit TIN if Country of Tax Residency is declared as 'US'. For other countries, valid TIN should be uploaded as per TIN structure format defined by respective country. For cases where TIN is exempt, reason for exemption to be provided. TIN validation will not be done at KRAs as the same is done at RFI.

SRIs are requested to take note of below points:

1) SRIs will continue to follow the existing practices w.r.t. due diligence of FATCA/CRS details including TIN validation.
2) FATCA / CRS details and Certification being collected by the SRI need to be uploaded to KRA from July 1, 2024 as part of registration as well as modifications. Any records received without these details would be rejected.
3) KRAs will maintain the FATCA / CRS Certification against the KYC record (wherever uploaded by SRIs) and make it available as part of Solicited / Unsolicited KYC downloads for the SRIs including Mutual Funds.
4) SRIs can use the FATCA / CRS Certification details received from KRA for facilitating investor Digital onboarding and seek confirmation from the investor for the same.
5) SRIs who have provided the latest information (based on the declaration date) would be considered by the KRAs.
6) Wherever country is specified, 2-character country code as per ISO-3166 standard values should be uploaded. For more details please refer to https://www.iso.org/iso-3166-country-codes.html
7) If any updated FATCA / CRS Certification is received / collected by any SRI, the same will be uploaded to KRA system as a modification request.

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

PAN		Date of Incorporation	d d / m m m / y y y y
Name			
Address Type *[for KYC address]*	◯ Residential ◯ Residential / Business ◯ Business ◯ Registered Office		
Place of Incorporation		Country of Incorporation	
Gross Annual Income Details in INR	☐< 1 Lakh ☐1-5 Lacs ☐5-10 Lacs ☐10-25 Lacs ☐ 25 Lacs-1 Cr ☐> 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:	☐ Foreign Exchange / Money Changer Services ☐ Gaming / Gambling / Lottery Services [e.g. casinos, betting syndicates] ☐ 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.]*	☐ No ☐ 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.]*	☐ No ☐ 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: ☐ Subsidiary ☐ Controlled Name of the Stock Exchange: _____
3	Is the entity an Active NFE?	☐ No ☐ Yes - Nature of business _____ Please specify sub-category of Active NFE ☐☐ *[refer instructions g.]*
4	If the entity a Passive NFE: *[refer instructions h.]*	☐ No ☐ 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.

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: • 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; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; • 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 • 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.

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 loyalties (other than rents and loyalties 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

(Mandatory for Non-individual Investors)

I: Investor details:

Investor Name										
PAN (Mandatory)										

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): _____

☐ 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]* _____

Ultimate Beneficiary Owner (UBO) / Controlling Person(s) / Senior Managing Official 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.

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO / SMO#.			
UBO / SMO PAN#. For Foreign National, TIN to be provided]			
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#	PEP. ☐ Related to PEP. ☐ Not a PEP. ☐	PEP. ☐ Related to PEP. ☐ Not a PEP. ☐	PEP. ☐ Related to PEP. ☐ Not a PEP. ☐
UBO / SMO Address Type	Residence ☐ Business ☐ Registered Office. ☐	Residence ☐ Business ☐ Registered Office. ☐	Residence ☐ Business ☐ Registered Office. ☐
UBO / SMO Occupation	Public Service ☐ Private Service ☐ Business ☐ Others ☐	Public Service ☐ Private Service ☐ Business ☐ Others ☐	Public Service ☐ Private Service ☐ Business ☐ Others ☐
SMO Designation#			
UBO / SMO KYC Complied**. If not complied, please complete KYC process independently and then submit the proof.	Please attach the KYC acknowledgement.	Please attach the KYC acknowledgement.	Please attach the KYC acknowledgement.

 # Mandatory column.
*** In case of Foreign Nationals, who are not KYC complied, they need to attach the ID proof in English along with the Nationality proof, Address proof again in English. If the documentary proof is in Foreign Language, it should be translated in English and should be attested by Indian Embassy of that country.*

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 valid declaration should be submitted again with all the required information.

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: __/ ___/ ____

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 10% of the capital or profits of the juridical person, where the juridical person is a partnership or or who exercises control through other means."

For the purpose of this clause, "Control" shall include the right to control the management or policy decision.
- 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.

Provided that in case of a trust, the reporting entity shall ensure that trustees disclose their status at the time of commencement of an account-based relationship or when carrying out transactions as specified in clause (b) of sub-rule (1) rule 9.

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.

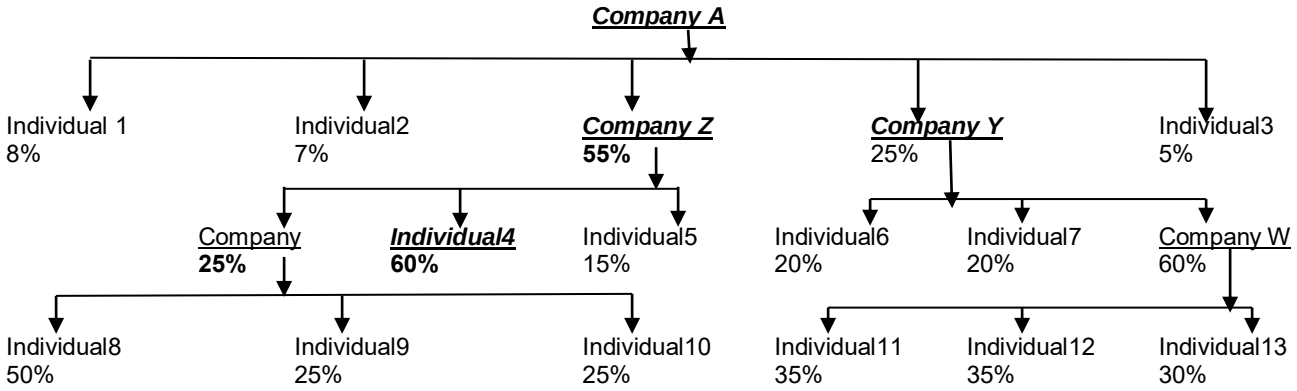
D. KYC requirements

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).

In case of Foreign Nationals, who are not KYC complied, they need to attach the ID proof in English along with the Nationality proof, Address proof again in English. If the documentary proof is in Foreign Language, it should be translated in English and should be attested by Indian Embassy of that country.

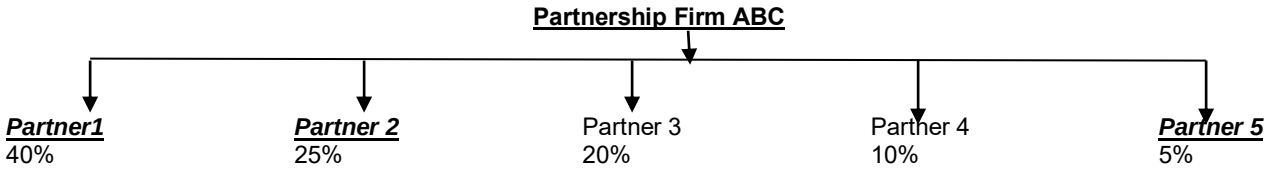
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



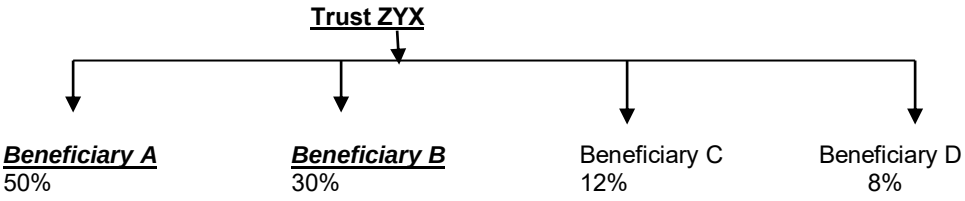
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and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

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2, 3 and 4 are considered as UBO as each of them holds >=10% 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	

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

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/msif

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

OFFICES OF MAHINDRA MANULIFE INVESTMENT MANAGEMENT PRIVATE LIMITED

Mumbai-HO	Unit No. 204, 2nd Floor, Amiti Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction, Kurla (W), Mumbai – 400 070
Mumbai Borivali	Parvati Hub, 1st Floor, Office No.101-104, Off Chandavarkar Road, Next to IDFC Bank, Roshan Nagar, Borivali - West, Mumbai – 400092
Mumbai Ghatkopar	ZBS 2 FLR 201, Mahatma Gandhi Road, Near Doshi Nursing Home, Ghatkopar East, Mumbai, Maharashtra 400077
Mumbai - Fort	103, Veena Chambers, 21, Dalal Street, Opp. BSE Building, Fort, Mumbai- 400001
Mumbai - Thane	Shop No. 5, Konark Tower, Ghantali Devi Road, Thane West, Thane - 400602
New Delhi	608-609, 6th Floor, Prakash Deep Building, Tolstoy Marg, New Delhi - 110001
Pune	Office No. 4, 1st Floor, Dinkar Baug Apartment, CTS No. - 852, FP No.188, Bhandarkar Road, Pune – 411004
Lucknow	101, First Floor, Bhalla Chambers, 10 Park Lane, 5 Park Road, Hazratganj, Lucknow – 226001.
Ahmedabad	202, 2nd Floor, Majestic, Near Swati Snacks, Opp. Law Garden BRTS, Law Garden, Panchvati, Ahmedabad - 380006.
Vadodara	302, 3rd Floor, Neelkanth Pearl Opp. Glacier Complex, Nr. Kashi Vishwanath Temple, Jetalpur Road, Vadodara – 390007 Gujarat
Kolkata	Room No-2, 3rd Floor, Kankaria Centre, 2/1 Russel Street, Kolkata – 700071.
Chennai	Suite 1B, 1st Floor, Riaz Garden, No.29 Kodambakkam High Road, (Near Hotel Palm Grove) Nungambakkam, Chennai 600 034
Bangalore	S - 317, 319, 321 ,3rd Floor, South Block, Manipal Center, 47, Dickenson Road, Bangalore – 560042.
Patna	609, 6th Floor, Hari Niwas Complex, Dakbunglow Crossing, Patna- 800 001.
Ernakulam	New Door No: 66/4588, 3rd Floor, MG Square, Padma Jn, MG Road. Ernakulam – 682035
Indore	215/215-A, 2nd Floor, D M Tower, Near Janjeerwala Sqaure, 21/2, Race Course Road,New Palasia, Indore – 452 001
Surat	HG-18, ITC Building, Majura Gate, Surat, Gujrat - 395002.
Jaipur	Office No. 115, 1st Floor V-Jai City Point, Ashok Marg, C-Scheme, Jaipur – 302001.
Guwahati	5E, Dihang Arcade, 5th Floor, Tarun Nagar, Near ABC Bus Stop, G. S. Road, Guwahati – 781005
Kanpur	Office No. 411, 4th Floor, Kan Chambers Civil Lines, Kanpur-208001
Chandigarh	SCO 333-334, 1st Floor, Cabin No - 216, Sector - 35B, Chandigarh - 160022
West Bengal -Durgapur	Room No-13, 3rd Floor, Suhatta Mall City Centre, Durgapur, West Bengal -713216.
Nagpur	1st Floor, Plot No 6, Fortune Business Centre, Vasant Vihar Complex, WHC Road, Shankar Nagar, Nagpur, 440010
Hyderabad	6-3-1085 / D / 601, 6th Floor, Dega Tower, Rajbhavan Road, Somajiguda, Hyderabad, Telangana – 500082.
Chhattisgarh	Shop No. F-12, 1st Floor Raheja Towers, Opp. Crime Branch, Near Fafadih Chowk, Jail Road, Raipur, Chhattisgarh – 492001
Dehradun	3rd Floor, Soshil Tower, Curzon Road, Near Dalanwala Thana, Dehradun - 248001
Ludhiana	SCO-18, 4th Floor, Cabin No-404, Feroze Gandhi Market, Ludhiana-141001

OFFICES OF COMPUTER AGE MANAGEMENT SERVICES LIMITED

Andhra Pradesh: 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada - 520010. Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar Visakhapatnam- 530 016. D No 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No. 6, Guntur - 522002. Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, 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: 3/2151/2152, Shop No 4, Near Food Nation, 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 Bapuji Market Complex,Ongole – 523001.Door No. 4-8-73, Beside Sub Post Office, Kothagraharam,Vizianagaram - 535001 Assam: Piyali Phukan Road, K. C. Path, House No - 1, Rehabari, Guwahati - 781008. Bangiya Vidyalaya RoadNear 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. Singh Building, Ground Floor, C/O-Prabhdeep Singh Punjabi Gali, Opp. V-Mart, Gar Ali, PO & PS-Jorhat, Jorhat -785001 Utaplendu Chakraborthy, Amulapathy, V.B.Road, House No.315, Nagaon -782003. House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite to Shiv Mandir, Ambicapatty, Silchar -788004. Kanak Tower -1st Floor Opp. IDBI Bank/ ICICI Bank C.K. Das Road, Tezpur Sonitpur - 784001 Bihar: 301-B, Third Floor, Patna One Plaza, Near Dak Bungalow Chowk, Patna – 800001. Brahman Toli, Durgasthan Gola 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, Bihar sharif – 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, Bhilai - 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 - 303 – 304 ,3rd Floor Marcado, Opp Municipal Market, Nr President Hotel, C G Road, Ahmedabad – 380009. 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, Atabhai Road, Bhavnagar – 364001 . 207, Manek Centre, P N Marg, Jamnagar - 361001. Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri 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 RTO, 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. Unit No. 326, Third Floor, One World - 1, Block – A, 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, Kudasan, Gandhinagar-382421. 1st Floor, Prem Praksh TowerB/H B.N. Chambers, Ankleshwar, Mahadev Road, Godhra – 389001.Haryana: LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad – 121002. Unit No-115, First Floor Vipul Agora Building Sector -28, Mehrauli Gurgaon Road Chakkar 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, Sonepat-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. Near New ERA Public School, Rajbagh, Srinagar, Jammu & Kashmir – 190008.Jharkhand: 1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro- 827004. Urmila Towers, Room No: 111 (1st Floor) Bank More, Dhanbad - 826001. Tee Kay Corporate Towers, 3rd Floor, S B Shop Area,Main Road, Bistupur,Jamshedpur. 4, HB RoadNo: 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-Gutusahi Under the Nimdih, Panchayat, PO Chaibasa, Thana: Muffasil, Dist-West Singhbhum, Jharkhand - 833201. Karnataka: Trade Centre, 1st Floor45, Dikensen Road (Next to Manipal Centre), Bengaluru - 560042.14-6-674/15(1), SHOP No - UG11-2, Maximus Complex, Light House Hill Road, Mangalore- 575001. Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. 13, Ist 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, Ist 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. Vidya Bhavan Building, 1st Floor, Old Bus Stand 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, Kacheripadym, Cochin - 682018. 29/97G 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, Kokkalai, Trichur - 680001. TC NO: 22/902, 1st – Floor "Blossom" Bldg., Opp. NSS Karayogam Sasthamangalam Village P.O, Thiruvananthapura Trivandrum-695010 Uthram Chambers (Ground Floor) Thamarakulam, Kollam - 691 006. Room No.PP.14/435, Casa Marina Shopping Centre, Talap, 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 Centre8-B, 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. Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam - 457001. Opp. Somani Automobile, S Bhagwanganj 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. Shop No 112, First Floor, Anant Vaibhav, University Road, Rewa - 486001. CAMS Service Center Plot No 49, Ward No 31, Swami Vivekanand Ward, Gully No 1, Padawa Khandwa - 450001. 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 Ramdaspeth, Nagpur - 440010. Vartak Pride, 1st floor, Survay No 46, City Survay 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, "Shraddha Niketan", TilakWadi, Opp. Hotel City Pride,Sharanpur Road, Nasik - 422 002. Flat No 109, 1st FloorA 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, Offce 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, Adelade 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, Jamnalal 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. Shop No. 5 & 6, B2B Elite, Ground Floor, Near Deshikendra School, Signal Camp, Latur, Maharashtra - 413512. 12/179, Bairagdar Building, Behind Congress Committee Office, Ichalkaranji - 416115. 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. Darji Pokhari Chakka, Above om Jewellers, Hospital Square, Puri Town, Puri-752001. 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.Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory, Moga -142001. Opp Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan,Mandi Gobindgarh -147301. 13 - A, Ist Floor, Gurjeet Market, Dhangu Road, Pathankot - 145001. Shop No.2, Model Town, Near Joshi Driving School, Phagwara-144401. Rajasthan: R-7, Yudhisthir 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, Arya Nagar, Alwar - 301001. C/o Kodwani Associtates, Shop No 211-213, 2nd floor, Indra Prasth Tower, Syam Ki Sabji Mandi, Near Mukerjee Garden Bhilwara - 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 Haritage 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.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam-Chennai - 600034. 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, Agraharam 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 Suraksaa 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 6-7Theradi kadai street, Chidambaram - 608001. IV Floor, Kalluveettil 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 FloorJade 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, Mancherial - 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. 18/18A, FF-3, Gayatri Dham Milan Tower, MG Marg, Civil Lines, Prayagraj, Allahabad - 211 001. 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, Ist 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, Rathyatra 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 Comlex Station Road, Basti - 272002. 9/1/51, Rishi Tola, Fatehganj, Ayodhya, 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 Colotpny,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 Hakimpara, Siliguri 734001. A - 1/50, Block A, Kalyani - 741235. "Silver Palace", OT Road, Inda-Kharagpur, G.P-Barakola, 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, First Floor, Beside MP Jewellers, Next to Mannapuram, Ward No. 5, Link Road, Arambagh, Hooghly - 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. S N Road Bye Lane, Badur Bagan, Near Gouri Shankar, P.O. & Dist. Cooch Behar - 736101. Babu Para, Beside Meenaar 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 Dijajpur 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. Santinagar Ward No-14, Near Upal Mukhar Puja Ground, P.O. Alipurduar, District - Alipurduar, Pin -736121.

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/msif 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.

The financial transactions in respect of Non-individual investors/Entities routed through email, should be sent to the Designated Email ID viz., corp.transactions@mahindramanulife.com, which will be the official point of acceptance for electronic transactions .

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

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In addition to above, Eligible Trading Members/ Depository Participants / 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.

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MF Central has been designated as Official Point of Acceptance. MFCentral may be accessed using https://mfcentral.com/.

Mahindra Manulife Investment Management Private Limited

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