

COMMON APPLICATION FORM

Please read Key Information Memorandum, the Instructions and Product Labeling before filling this Application Form.

Sponsors: The Investment Trust of India Limited and Fortune Credit Capital Limited
Trustee Company: ITI Mutual Fund Trustee Private Limited

Investment Manager: ITI Asset Management Limited
 Naman Midtown, 'A' Wing, 21st Floor, Senapati Bapat Marg
 Prabhadevi, Mumbai 400 013 CIN : U67100MH2008PLC177677



All sections should be filled in English and in BLOCK LETTERS only.

Application No. **C**

Distributor/ RIA Code	ARN-	Sub-Distributor Code	ARN-	Branch Code	EUIN	For Office use only (Time Stamp)
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

EUIN Declaration: 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.

RIA Declaration: I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the above mentioned SEBI-Registered Investment Adviser/RIA.

First/Sole Applicant/Guardian/POA Holder	Second Applicant/Guardian/POA Holder	Third Applicant/Guardian/POA Holder
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TRANSACTION CHARGES for ₹ 10,000/- and above (✓ any one) : I am a first time investor across Mutual Funds OR I am an existing investor in Mutual Funds
 In case the subscription amount is ₹ 10,000/- or more and your distributor has opted to receive transaction charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

Make your selection before filling the form. (Please ✓) : Invest Now Zero Balance Folio

1. EXISTING INVESTOR/EXISTING ZERO BALANCE FOLIO NO. (If you have existing folio, please fill in Section 1 and proceed to Section 6)

Folio No. _____ Name of First Applicant _____
 The details in our records under the Folio number mentioned above will apply for this application.

2. MODE OF HOLDING (please ✓) Single Anyone or Survivor Joint** (**Default, in case of more than one applicant and not ticked)

3. APPLICANT'S INFORMATION Applications from residence of USA & Canada will not be accepted.

First/Sole Applicant Mr. Ms. M/s. Minor Individual Non Individual (Mandatorily fill separate FATCA/CRS & UBO form)

Non-Individual investors please fill Ultimate Beneficial Ownership (UBO) Declaration Form and submit with Application Form

Name _____

Date of Birth*/Incorporation [D][D][M][M][Y][Y][Y][Y] Nationality _____ PAN/PEKRN# _____

Aadhaar Card No. _____ KIN‡ _____ Proof Attach

Name of Guardian (in case of First/Sole Applicant is a Minor)/**Name of Contact Person** (in case of Non-Individual Investors only)

Mr. Ms. Name _____

Aadhaar Card No. _____ PAN/PEKRN# _____ KIN‡ _____ Proof Attach

Nationality _____ Designation _____ Contact No. _____

Relationship with Minor (Mandatory) Father Mother Court Appointed Legal Guardian** Proof of relationship attached

For Investment "on behalf of Minor" Birth Certificate School Certificate Passport Other _____

Correspondence Address _____

City _____ State _____ Pin Code _____

Contact Details Country Code _____ STD Code _____ Tel. _____

Mobile No. _____ Email ID _____

Please select the box for email id & Mobile No.: Primary Holder's email id Family Member's email id

Primary Holder's own email address and mobile number should be provided.

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

Overseas Address for NRIs/PIOs/FIIs (Mandatory) _____

City _____ Country _____ Zip Code _____

Gross Annual Income (₹)* (Please ✓)	Occupation* (Please ✓)	Legal Status* (Please ✓)
<input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> 25 Lacs-1Crore <input type="radio"/> >1Crore Net worth (Mandatory for Non-Individuals) ₹ _____ as on _____ [D][D][M][M][Y][Y][Y][Y] (not older than 1 year)	<input type="radio"/> Private Sector Service <input type="radio"/> Public Sector Service <input type="radio"/> Government Service <input type="radio"/> Business <input type="radio"/> Professional <input type="radio"/> Agriculturist <input type="radio"/> Retired <input type="radio"/> Housewife <input type="radio"/> Student <input type="radio"/> Defence <input type="radio"/> Proprietorship <input type="radio"/> Others _____ For Individual Investor* Politically Exposed Person (PEP) <input type="radio"/> Yes <input type="radio"/> No Related to PEP <input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Resident Individual <input type="radio"/> NRI-Repatriable <input type="radio"/> NRI-Non Repatriable <input type="radio"/> PIO/OCI <input type="radio"/> HUF <input type="radio"/> Minor (through Guardian) <input type="radio"/> LLP <input type="radio"/> FII <input type="radio"/> Sole- Proprietorship <input type="radio"/> Partnership Firm <input type="radio"/> Company <input type="radio"/> Bank <input type="radio"/> Financial Institution <input type="radio"/> Other Body Corporate <input type="radio"/> Trust <input type="radio"/> AOP/BOI <input type="radio"/> Charitable/Religious/Non-profit Organisation <input type="radio"/> Others _____

Mandatory for Non-Individual Investor	Is the entity involved/providing any of the following services <input type="radio"/> Yes <input type="radio"/> No [(Also attach Ultimate Beneficiary Ownership form)]
	• For Foreign Exchange/Money Changer Services <input type="radio"/> Yes <input type="radio"/> No • Money Lending/Pawning <input type="radio"/> Yes <input type="radio"/> No • Gaming/Gambling/Lottery Services (e.g. casinos, betting syndicates) <input type="radio"/> Yes <input type="radio"/> No

* Mandatory Fields
 ‡ W.e.f. February 1, 2017, New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system will be required to fill the new CKYC form while investing with the Fund.
 ++ In case of Legal Guardian, please submit attested copy of the court appointment letter, affidavit etc. to support. ...continued overleaf



Acknowledgement Slip
 (To be filled in by the Applicant)

Application No. **C**

Received from: Mr./Ms./M/s. _____
 (subject to realization, verification and conditions)

Scheme	Plan	Option
Cheque/DD No.	Dated	Drawn on Bank
Account No.	Amount (₹)	Branch

ISC Stamp, Date & Signature

Toll Free Number:
1800-266-9603

Non Toll Free Number:
022-66214999

Email:
mfassist@itiorg.com

Website:
www.itimf.com

CHECKLIST FOR DOCUMENTATION

Please submit the following documents with your application (where applicable).

Documents	Individuals	NRIs	Minors	Companies/ Body Corporates	Trusts	Societies	HUF	Partnership Firms	FPIs	LLP/ FII*s	Investments through Constituted Attorney
1. Certificate of Incorporation/Registration				✓	✓			✓	✓	✓	
2. Resolution/Authorisation to invest				✓	✓	✓		✓	✓	✓	
3. List of Authorised Signatories with Specimen Signature(s)@				✓	✓	✓		✓	✓	✓	✓
4. Memorandum & Articles of Association				✓							
5. Trust Deed					✓					✓	
6. Bye-Laws						✓					
7. Partnership Deed/Deed of Declaration							✓	✓			
8. Notarised Power of Attorney											✓
9. Proof of PAN (including for guardian)	✓#	✓	✓#	✓	✓	✓	✓	✓	✓	✓	✓
10. Proof of KYC/CKYC - KIN number	✓#	✓	✓#	✓	✓	✓	✓	✓	✓	✓	✓
11. Proof of Aadhaar Card	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
12. Overseas Auditor's Certificate (applicable for DTAA)		✓							✓		
13. Foreign Inward Remittance Certificate		✓							✓		
14. Date of Birth Certificate or School Living Certificate or Passport of Minor			✓								
15. Document evidencing relationship with Guardian			✓								
16. Declaration for Identification of Beneficial ownership				✓	✓	✓		✓	✓	✓	
17. FATCA/CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

All documents for entities above should be originals/true copies certified by the Director/Trustee/Company Secretary/Authorised Signatory/Notary Public.

@ Should be original or true copy certified by the Director/Trustee/Company Secretary/Authorised Signatory/Notary Public, as applicable.

* For FIIs, copy of SEBI registration certificate should be provided.

If PAN/PEKRN/KYC proof of Minor is not available, PAN/PEKRN/KYC proof of Guardian should be provided.

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM

I General Instruction

Please read the Key Information Memorandum/Scheme Information Document of the Scheme and Statement of Additional Information and addenda issued from time to time carefully before investing in the Scheme. Investors are requested to read and acquaint themselves about the prevailing Load structure on the date of submitting the Application Form.

Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Documents. Applications complete in all respects, may be submitted at the Official Points of Acceptance of ITI Mutual Fund (the Fund).

The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. 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. 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. ITI Asset Management Company Limited (the AMC)/ITI Trustee Company Private Limited (Trustee) have absolute discretion to reject any such Application Forms.

Applications from residents of USA and Canada will not be accepted.

II Application Information

1. Name should be given in full without any abbreviations. Preferably write exactly as it appears in your Bank Account or as it appears in the incorporation document as the case may be.
2. Name, Date of birth of the Minor, Name of Parent/Legal Guardian and relationship with minor is mandatory for investment on behalf of Minor applicant.
3. Name of the Contact Person, email and Telephone No. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
4. The signature should be in English or in any of the Indian languages. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Application by minor should be signed by the guardian. In case of H.U.F., the Karta should sign on behalf of the H.U.F.
5. The designated Investor Service Center/Collection Center will affix time stamp/manual stamp and return the acknowledgement slip from the application form, to acknowledge receipt of the Application. No separate receipt will be issued for the application money.
6. Please fill in all the fields to prevent rejection of your Application Form. Please refer to the checklist provided herein to ensure that the necessary details and attachments are made available. The application complete in all respects along with the cheque/fund transfer instructions must be submitted to the nearest designated Investor Service Center/Collection Center. Applications which are incomplete, invalid in any respect or not accompanied by cheque or fund transfer instructions for the amount payable are liable to be rejected
7. Investors must write the Application Form number/Folio number on the reverse of the cheques accompanying the Application Form.
8. **Direct application** - Investors are requested to mention the correct distributor Code in the Application Form. In case, the investor is directly applying, then they should clearly mention "DIRECT" in the column mentioned Name and Distributor Code, in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed Broker Code, unit holder should cancel the ARN No/Broker Code, write "DIRECT" in the said column and it should also be counter signed by the First unit holder.
9. **Employee Unique Identification Number (EUIIN):** SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of Mutual Fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing Mutual Fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIIN of the Sales Person (if any) in the EUIIN space.
10. In case of NRI investment, complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/FIIs should necessarily state their

overseas address failing which application may be rejected. In addition, Indian address should be stated for correspondence.

11. Investment through constituted Attorney should necessarily be signed by the constituted Power of Attorney holder.
12. The minor shall only be the sole Unit holder in a folio. Joint holding is not allowed. Details of the natural parent viz., father or mother or court appointed legal Guardian must be mentioned for investments made on behalf of a minor. Please fill the parent's name in case of first applicant and date of birth of all unit holders.
13. As per AMFI Circular No. 135/BP/77/2018-19, please provide email id and Mobile Number of the Primary Unit Holder of the Folio. In cases where the email address/mobile No. is not provided in the application form, the email address/mobile no. of the first applicant as per the KYC data will be taken as the email address/mobile No. The email address of one investor should not be allowed/updated against folios of other/multiple investors, unless a specific written request is received in this regard, duly signed by the investors or the investors in such folios belong to the same family (applicable in respect of individual investors only).

'Family' for this purpose shall mean self, spouse, dependent children, dependent parents as specified in SEBI Circular No. CIR/MIRSD/15/2011 dated Aug 02, 2011, addressed to all Stock Exchanges.
14. In the event the application has more than one investor and the mode of holding is not specified in the application form, the default option for holding would be considered to be "Joint". However, in all such cases, communications, proceeds of all dividend/redemption will be paid to the first named holder.
15. In case an investor opts to hold the Units in demat form, the applicant(s) details mentioned in Section 9, should be the same as appearing in demat account held with a Depository Participant.
16. In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)* status mentioned under section 4 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 both Individual and Non Individual applicants.

*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.

III FATCA & CRS Details

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 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. 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 folio(s) 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. Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID/Number. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. The Fund/AMC reserves the right to reject any application or compulsorily redeem the units held directly or beneficially in case the applicant/investor fails to furnish the relevant information and/or documentation or is found to be holding units in contravention of the FATCA provisions.

IV Implementation of Aadhaar & PAN Requirements

It is mandatory for all investors to quote their Permanent Account Number (PAN) (except MICRO SIP Investments) and submit certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted.

As per the amendments to the Prevention of Money Laundering (Maintenance of Records) Rules, 2005 dated 1st June 2017, all unit holders including Joint Holders, Guardian and Power of Attorney Holders are required to submit their Aadhaar number or proof of Aadhaar application issued by the Unique Identification Authority of India and Permanent Account Number (PAN) to us. Non-individual

investors have to submit the Aadhaar and PAN of the authorized signatory/ies.

With effect from January 1, 2018 - Aadhaar and PAN are mandatory, without which the account will not be opened.

Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission; however sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the investors.

For NRIs/Residents of Jammu & Kashmir, Assam and Meghalaya States

1. If PAN is not submitted, following documents to be submitted
2. Any one Officially Valid Document (OVD) containing name, identity and address details
3. Recent Photograph
4. Any other document including in respect of the nature of business and financial status of the client as may be required by the reporting entity

Officially Valid Documents (OVD)

1. Passport
2. Driving Licence
3. Voter's Identity Card
4. NREGA Job Card duly signed by an officer of State Government
5. Letter issued by National Population Register containing details name, address
6. Any other document as notified by Central Government in consultation with Registrar

V Bank Account Details

It is mandatory to attach cancelled original cheque/self certified copy of blank cheque/self certified Bank Statement/first page of the Bank Pass book (bearing account number and first unit holder name on the face of the cheque/Bank Pass Book/Bank Statement) is required as an incremental additional document in case of:

- a. Registration of the investor's Bank Mandate at the time of investment
- b. Subsequent change in the investor's Bank Mandate.

SEBI Regulations have made it mandatory for investors to mention the Bank Name & address of branch and bank Account Number in their Investment application form in order to protect the interest of investors from fraudulent encashment of cheques. For registering multiple bank account please fill separate Form for Registering/Adding Multiple Bank Accounts. Individuals/HUF can register upto 5 bank accounts and Non Individuals upto 10 bank accounts. For further information please refer SAI.

VI Investment Details

Investors should indicate the Plan/Option for which the application is made. In case Investors wish to opt for both the Options, separate Application form will have to be filled. In case applications are received where option/sub-option for investment is not selected the default option/Sub option as prescribed in KIM will be applicable.

If the scheme name on the application form and on the payment instrument is different, the application will be processed and units will allotted as per the Scheme name mentioned in the application/transaction slip duly signed by investor(s).

1. Systematic Investment Plan (SIP):

Investors are given an additional facility of Systematic Investment Plan (SIP) in the Scheme(s) of ITI Mutual Fund. Thus, by investing a fixed amount at regular interval, Unit holders can take advantage of the benefits of Rupee Cost Averaging; such facility will be treated as Subscription along with the applicable NAV/load, if any. Investor can enroll themselves for SIP by submitting the enrolment form alongwith the relevant documents like debit instructions, the first cheque to start SIP and a cancelled cheque or a copy of cheque in case of NACH mandate as the case may be, at any of our ISCs. Investors should note that AMC may take initial transaction processing time upto 30 business days. Investor will have the right to discontinue the SIP at any time, if they so desire.

Facility of National Automated Clearing House (NACH) Platform in Systematic Investment Plan (SIP):

NACH/Direct Debits/Standing Instructions mode of payments will be available for investments in SIP, NACH is an electronic payment facility launched by National Payments Corporation of India (NPCI) with an aim to consolidate multiple Electronic Clearing System (ECS) mandates. Investors can avail NACH facility by duly filling up and submitting the SIP Enrolment cum NACH/Auto Debit Mandate Form. The NACH facility shall be available subject to the terms and conditions contained in the Mandate Form and other guidelines as prescribed by NPCI from time to time.

2. Investment through MICRO SIP:

The unit holder will have the facility of Micro SIP under the current Systematic Investment Plan facility. The Minimum Investment amount per installment will be as per applicable minimum investment amount of the respective Scheme. The total investment under Micro SIP cannot exceed Rs. 50,000/-. The minimum redemption amount will be as per applicable minimum redemption amount of the respective scheme.

In line with SEBI letter no. OW/16541/2012 dated July 24, 2012, addressed to AMFI, Investments in the mutual fund schemes [including investments through Systematic Investment Plans (SIP)] up to Rs. 50,000/per investor per year shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory. Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

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

VII Mode of Payment

1. Payment may be made by cheque or bank draft drawn on any bank, which is a member of the Bankers' Clearing House and is located at the place where the application is submitted.

No money orders, post-dated cheques [except through Systematic Investment Plan (SIP)] and postal orders will be accepted. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India.

Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors.

The AMC will not accept any request for refund of demand draft charges

2. Payment through Stock invest, outstation cheques and cash will not be accepted
3. As per AMFI best practice guidelines on 'Risk mitigation process against third party cheques in mutual fund subscriptions', ITI Mutual Fund shall not accept applications for subscriptions with third party payment instruments. For further information please refer SAI.
4. The cheque should be drawn in favor of "ITI Scheme Name" and should be crossed 'Account Payee Only'
5. Returned cheques will not be presented again for collection and the accompanying application will be rejected
6. Single cheque for investments in multiple Schemes and multiple cheques for investments in Single Scheme will not be accepted.
7. In case of investment through electronic mode (RTGS/Transfer letter), you are requested to contact the nearest AMC/Karvy ISC for the Bank Account Number to which the purchase/additional purchase amount is to be credited.
8. **NRI/FII's:**

Repatriation basis: - Payments by NRIs/FIIs may be made by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centers are located.

Non-Repatriation basis:- NRIs investing on a non repatriable basis may do so by issuing cheques drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Investor Service Centers are located.

9. In case of payment through electronic mode (RTGS/NEFT or Transfer Letter), need to provide the bank acknowledgement copy along with purchase application.
10. **Third Party Payments**

a) Third party payments (i.e where payment is made from a source other than that of the first holder) will not be accepted by the Fund, except if made under the following exceptional categories, namely i) as gift by parents/grandparents/related persons in favour of minor, not exceeding Rs. 50,000/-, ii) employer on behalf of employee as payroll deductions or deductions out of expense reimbursements for SIP/Lumpsum investments, iii) Custodian on behalf of FPI/client and iv) Payment by Asset Management Company (AMC) to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by the AMC through Systematic Investment Plans or Lumpsum Investment (w.e.f. January 16, 2012). v) Payment by a Corporate to its Agent/Distributor/Dealer, on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through Systematic Investment Plan or Lumpsum Investment (w.e.f. April 20, 2015). In such cases, KYC acknowledgement along with additional declarations will have to be submitted along with the application form, failing which the application will be rejected. Such declaration to be submitted in original & in the prescribed standard format and unique across each lumpsum investment.

b) In case of payment from a joint bank account, first holder in the folio has to be one of the joint holders of the bank account from which the payment is made. Hence, joint holders may pre-register their bank accounts (single/multiple) with the AMC/RTA, by completing the Multiple Bank Account Registration Form, if they intend to make payment on behalf of other joint holder(s) in the folio. In such cases the application will be accepted and not treated as a third party payment.

- c) Where the payment instrument does not mention the bank account holders name/s, investor should attach bank pass book copy/bank statement/bank letter to substantiate that the first unit holder is one of the joint holders of the bank account. Where a payment is through a pre-funded instrument, a bank certification of the bank account no. and account holders name should be attached, in the required format. Pre-funded instrument issued against cash shall not be accepted for investments of Rs. 50,000 or more.

For RTGS/NEFT/online bank transfer etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application.

- d) The AMC reserves the right to reject the application, post acceptance of the same, if any of the requisite documents/declarations are unavailable or incomplete, in which case the AMC shall refund the subscription money. No interest will be payable on the subscription money refunded. Refund orders will be marked "A/c. payee only" and will be in favour of and be despatched to the Sole/First Applicant, by courier/speed post/registered post.

VIII Payment of Redemption/Dividend

Investors are requested to provide the following details along with the mandatory requirement of bank account details (bank, branch address, account type and account no.) in the application form for electronic fund transfer (EFT) of dividend/redemption amount to the unit holders bank account. AMC will automatically extend this facility to all unit holders in case the bank account as communicated by the unit holder is with any of the bank providing EFT facility.

- A. The 11 digit IFSC (Indian Financial System) Code
B. The 9 digit MICR (Magnetic Ink Character Recognition) number appearing next to the cheque number in the cheque leaf (Please attach copy of the cancelled cheque for verification)

Based on the above information AMC will enable secure transfer of your redemption and dividend payouts via the various electronic mode of transfers (RTGS/NEFT/ Direct Credit mode that are available in the banking system).

"If the remittance is delayed or not affected for reasons of incomplete or incorrect information, AMC cannot be held responsible." For validation of IFSC/MICR code, investor to attach the cancelled cheque/copy of cheque (PSU banks account holders to provide the front page of pass book along with cheque copy). If these documents are not provided the fund will not be responsible consequent delay in receipt of payment. Fund is also not responsible for bankers delay.

IX Purchase/Redemption of Units through Stock Exchange Infrastructure

Investors can purchase and redeem units of the on Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and on the BSE BSE StAR MF System of Bombay Stock Exchange Ltd. (BSE). Please refer Scheme Information Document(s) of the Scheme(s) for further details.

X Additional Instructions for Applications Supported by Blocked Amount (ASBA)

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

Investors shall use the ASBA Application Form bearing the stamp of the Syndicate Members and/or the DBs of SCSB, as the case may be, for the purpose of making an application for Subscription of Units of Plan(s) under the Scheme. Investors are required to submit their applications, either in physical or electronic mode. In case of application in physical mode, the Investor shall submit the application at the DBs of the SCSB. In case of application in electronic form, the Investor shall submit the application either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for blocking funds in the ASBA account held with SCSB, and accordingly registering such Applications. On submission of the application, the Investors are deemed to have authorised (i) the SCSB to do all acts as are necessary to make the application including, blocking or unblocking of funds in the bank account maintained with the SCSB specified in the application, transfer of funds to the Bank Account of the Scheme/ ITI Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment is made; and (ii) the Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application ("ASBA Account"), upon rejection of the application/winding up of the Scheme, as the case may be.

Applications completed in all respects, must be submitted at the SCSBs with whom the bank account is maintained.

In case the ASBA application form is erroneously submitted at any of the Official Points of Acceptance of the Fund, the same shall be rejected.

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

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

Grounds for rejection of ASBA applications

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

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

XI Prevention of Money Laundering and Know Your Customer (KYC)

According to SEBI Guidelines under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Further, SEBI has also notified SEBI (KYC Registration Agency) Regulations, 2011 on December 23, 2011 with a view to bring uniformity in KYC requirements for the securities market and to develop a mechanism for centralization of the KYC records. Accordingly the following procedures shall apply:

- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including IPV with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.itimf.com.
- The Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforementioned circulars/circulars issued by SEBI in this regard from time to time. The Fund shall upload the details of the investors on the system of the KYC Registration Agency ("KRA"). The Registrar & Transfer Agent of the Fund viz. Karvy Computershare Private Limited ("Karvy") may also undertake the KYC of the investors on behalf of the Fund. On receipt of the KYC documents from the Fund, the KRA shall send a letter to the investor within SEBI stipulated timelines, confirming the details thereof.
- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary but can submit the letter/acknowledgment issued by the KRA.
- It is mandatory for intermediaries including mutual funds to carry out IPV of its new investors. The IPV carried out by any SEBI registered intermediary can be relied upon by the Fund. ITI Asset Management Limited and NISM/AMFI certified distributors who are Know Your Distributor (KYD) compliant are authorized to undertake the IPV for mutual fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
- Existing KYC compliant investors of the Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
- Application Form not accompanied by KYC Application Form or letter/acknowledgment issued by KRA may be rejected by the Fund. The KYC compliance status will be validated with the records of the KRA. AMC reserves the right to call for any additional information from the investors/applicant/reject applications/subsequent application in order to fulfil the requirements of PMLA norms prescribed by SEBI/PMLA Regulation from time to time.

Implementation of Central KYC (CKYC)

The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI, an independent body), to perform the function of Central KYC Records Registry including receiving, storing, safeguarding and retrieving KYC records in digital form.

Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalisation of Central KYC (CKYC), read with AMFI Best Practice

Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to note the following changes, from February 1, 2017.

1. New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system, will be required to fill the new CKYC form while investing with the Fund.
2. If any new individual investor uses the old KRA KYC form which does not have all the information needed for registration with CKYC, such investor will be required to either fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC form.

Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC Registry can invest in schemes of the Fund quoting their 14 digit KIN in the application form. Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card will need to be provided.

XII Ultimate Beneficial Owner (UBO)

Pursuant to SEBI master circular vide ref. no. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and guidelines on Identification of Beneficial Ownership issued by SEBI vide its circular ref. no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ("UBO(s)") and submit proofs to identify the UBO, i.e., Identity and address proof.

Ultimate Beneficial Owner (UBO) is the natural person, who ultimately owns or controls, directly or indirectly your organisation. Controlling ownership interest has been defined as ownership of/entitlement to;

- a) more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- b) more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership or,
- c) 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
- d) In case of Trust, beneficial owners of the trust needs to be known by determining the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
- e) In case the Investor is a listed company or a subsidiary where the majority is held by a listed company, then the details of shareholders or beneficial owners is not required.
- f) The identification of beneficial ownership in case of Foreign Portfolio Investors (FPIs), their sub-accounts and Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012.

Investors (other than Individuals & Listed companies) shall be mandatorily required to submit the following additional documents along with the declaration, to the Fund at the time of an investment transaction. Additionally, investors shall be required to notify the fund, when there is a change in the beneficial ownership:

- Copy of the latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the Company Secretary/Whole time director/MD.
- Documents confirming identity and address of the UBOs of the entity.

Investors are requested to note that, the fund shall reserve the right to seek additional information to ascertain the beneficial or controlling ownership in the entity investing with the fund. Applications without the information are subject to rejection/refund.

XIII Transaction Charge in respect of Applications Routed through Distributors/Brokers

- In terms of SEBI circular no. CIR/IMD/DF/13/2011 dated August 22, 2011, as amended from time to time, Transaction Charge per subscription of Rs. 10,000/- and above shall be charged to the investors w.e.f.

November 1, 2011 and paid to the distributors/brokers (who have opted in for transaction charges) in respect of applications relating to new subscriptions only (lumpsum and SIP), subject to the following:

- For existing mutual fund investors: Rs. 100/- per subscription of Rs. 10,000/- and above;
- For the first time mutual fund investors: Rs. 150/- per subscription of Rs. 10,000/- and above;
- In case of SIPs, transaction charge shall be applicable only if the total commitment through SIP amounts to Rs. 10,000/- and above. In such cases the transaction charge would be recovered in 4 installments, starting from the 2nd to 5th instalment.
- There shall be no transaction charge on subscription of below Rs. 10,000/-.
- There shall be no transaction charge on transactions other than purchases/subscriptions relating to new inflows.
- There shall be no transaction charge on direct investments.
- There shall be no transaction charge on subscriptions carried out through the Stock Exchange Platform.

In accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, distributors shall also have an option either to opt in or opt out of levying transaction charge based on type of the product. The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the unit holder and paid to the distributor and the balance shall be invested.

XIV Nomination Details

Applicants applying for Units singly/jointly can make a nomination at the time of initial investment or during subsequent investments.

1. The nomination can be made only by individuals applying for/holding units on their own singly or jointly. Non-individuals including society, trust (other than a religious or charitable trust), body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. W.e.f. April 1, 2011, nomination is not allowed in a folio held on behalf of a minor. All holders will have to sign request for nomination or cancellation of nomination, even if the mode of holding is not joint. Nomination cannot be signed by Power of Attorney (PoA) holders.
2. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit Holder. Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
3. A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
4. Nomination in respect of the units stands rescinded upon the redemption/transfer/transmission of units.
5. Transmission of units in favour of a Nominee shall be a valid discharge by the Asset Management Company (AMC) against the legal heir.
6. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/Fund/Trustees shall not be under any obligation to transmit the units in favour of the Nominee.
7. Nomination shall be maintained at the folio/account level and shall be applicable for all schemes in the folio/account.
8. A Nominee cannot be a resident of USA/Canada.

XV Declaration and Signatures

- a) Signature should be in black or blue ink only.
- b) Signatures should be in English or in any Indian language. Thumb impressions and Signatures in languages not specified in the Eight Schedule of the Constitution of India should be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF.
- c) Applications on behalf of minors should be signed by their Guardian.

ITI Mutual Fund/AMC, reserves the right to reject any application inter alia in the absence of fulfilment of regulatory requirements, fulfilment of requirements of the SID, SAI and furnishing necessary information to the satisfaction of the Mutual Fund/AMC.

SIP REGISTRATION FORM & NACH/AUTO DEBIT MANDATE

Please read Product Labeling available on the front inside cover page of KIM and instructions before filling this form

Sponsors: The Investment Trust of India Limited and Fortune Credit Capital Limited

Trustee Company: ITI Mutual Fund Trustee Private Limited

Investment Manager: ITI Asset Management Limited

Naman Midtown, 'A' Wing, 21st Floor, Senapati Bapat Marg

Prabhadevi, Mumbai 400 013 CIN: U67100MH2008PLC177677



Long-term wealth creators

New SIP Registration Change in Bank Account (for SIP earlier registered)

Application No.

DISTRIBUTOR INFORMATION					FOR OFFICE USE ONLY	
Distributor Name & Code	Sub-Distributor Code	Internal Code for Sub-Broker/Employee	EUIN*	RIA Code	Registrar/Bank Serial No.	Date and Time of Receipt
ARN-	ARN-					

*Investors should mention the EUIN of the person who has advised the investor. If left blank, the fund will assume following declaration by the investor.

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

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. For Direct investments, please mention 'Direct' in the column 'Name & Distributor Code'.

First/Sole Unit Holder/ Guardian	Second Unit Holder/Guardian	Third Unit Holder/Guardian
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1. UNITHOLDER INFORMATION

Folio No.

Application No.

1st/Sole Unit Holder Name

2. INVESTMENT DETAILS (Choice of Plan [Please ✓])

Scheme **Plan** (Please ✓) Regular Direct

Option Growth Dividend-Reinvest Dividend-Payout
 Default Option will be Growth in case option not selected or in case of any ambiguity.
Dividend Frequency Daily Weekly Fortnightly Monthly Annually
 Default Frequency will be Daily, in case frequency not selected or in case of any ambiguity.
 Dividend Frequency is not applicable for Equity Scheme.
 Dividend Frequencies of Daily and Weekly are not applicable for Dividend-Payout.

Enrolment Period: From Date To Date OR Perpetual (99 years) (Default)

First SIP Instalment via: Cheque No. Drawn on Bank and Branch

Amount: ₹ A/c. No.

Each SIP Amount: ₹ Amount in Words

Frequency (Please ✓)

<input type="radio"/> Daily (SIP) All Business Days	<input type="radio"/> Weekly (SIP) ○ 7th, ○ 14th, ○ 21st, ○ 28th of any month	<input type="radio"/> Monthly (SIP) ○ 1st ○ 7th, ○ 14th, ○ 21st, ○ 28th of any month
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I/We hereby authorize ITI Mutual Fund and their authorized service providers to debit my/our following bank account by NACH clearing/Auto Debit for collection of SIP payments. **Note:** Please allow 1 month for Auto Debit to register and start.

3. DECLARATION & SIGNATURE(S)

I/We declare that the particulars furnished here are correct. I/We authorize ITI Mutual Fund acting through its service providers to debit my/our bank account towards payment of SIP instalments through an Electronic Debit arrangement. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/we would not hold the user institution responsible. I/We will also inform ITI Mutual Fund about any changes in my bank account.

This is to inform you that I/We have registered for making payment towards my investments in ITI Mutual Fund by debit to my/our account directly or through NACH. I/We hereby authorize to honour such payments and have signed and endorsed the Mandate Form. Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account.

I also hereby agree to read the respective SID and SAI of the mutual fund before investing in any scheme of ITI Mutual Fund using this facility.

Date	SIGNATURE(S) as per ITI Mutual Fund records		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Sole/First Unit Holder/Guardian	Second Unit Holder	Third Unit Holder



DEBIT MANDATE FORM NACH

UMRN FOR OFFICE USE ONLY Date

Tick (✓) **Sponsor Bank Code** **Utility Code**

CREATE ✓ I/We hereby authorize **ITI MUTUAL FUND** to debit (tick ✓) SB CA CC SB-NRE SB-NRO Other

MODIFY **CANCEL** **Bank a/c number**

with Bank Name of customers bank IFSC or MICR

an amount of Rupees Amount in words ₹

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

Reference/Folio No. **Phone No.**

Scheme Name ALL SCHEMES OF ITI MUTUAL FUND **Email ID**

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

PERIOD
 From To
 Or Until Cancelled
 1. Signature Primary Account holder 2. Signature of Account holder 3. Signature of Account holder
 Name as in bank records

This is to confirm that the declaration has been carefully read, understood and made by me/us. I am authorizing the User entity/ Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / corporate of the bank where I have authorized the debit.

TERMS AND CONDITIONS

1. Please refer SID for minimum SIP investment amount under each Scheme.
2. Please refer the Key Information Memorandum (KIM) and Scheme Information Document (SID) of the respective Scheme for applicable NAV, risk factors, load (exit/entry) and other information on the respective Scheme before investing.
3. Complete Application form and SIP Enrollment Form along with the first cheque should be submitted to the AMC/Karvy ISC's.
4. Investors should mandatorily give a cheque for the first Installment. The first cheque should be drawn on the same bank account which is to be registered for NACH/Auto Debit. Alternatively, the cheque may be drawn on any bank, for which investor should provide a photocopy of the cheque or cancelled cheque of the bank/branch for which NACH/Auto Debit is to be registered.
5. First SIP cheque and subsequent SIP installments via NACH/Auto Debit should be of the same amount.
6. If any chosen day falls on a non business day, the next business day will be considered as the transaction date.
7. Incorrect/Incomplete applications are liable to be rejected.
8. ITI Asset Management Ltd. reserves the right to reject any application without assigning any reason thereof and the Trustee reserves the right to change/modify the terms and conditions of SIP.
9. NACH/Auto Debit instructions will take a minimum of one month for registration with the bank and hence the first debit will be carried out only after one month, on the SIP date mentioned on the form. The AMC reserves the right to modify the SIP period depending on the one month period for registration to ensure minimum number of installments as mentioned in SID.
10. The mandate registration form will be submitted through National Automated Clearing House (NACH) and Banks participating in Direct Debit Facility. This facility is offered to investors having Bank accounts in select banks mentioned in the link under Product and Services tab The Banks <http://www.npci.org.in/> in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. We will inform you on such discontinuation.
11. Auto Debit facility will be offered only to investors having bank account with banks offering Auto Debit Facility.
12. In case investors bank account is available under NACH as well Auto Debit Facility; registration will be done through NACH platform.
13. Existing Unit holders in Scheme(s) of ITI Mutual Fund are required to submit only the SIP NACH/Auto Debit Mandate. Existing unit holders should note that the unit holder's details & the mode of holding will be as per the existing account. New investors, who wish to enroll for SIP through NACH/Auto Debit, should fill the Common Application Form & SIP NACH/Auto Debit Mandate.
14. Initial cheque should be drawn on any bank, which is situated at & is a member of the Banker's Clearing House located at the place where the SIP application is submitted or payable at par & should participate in local MICR clearing. Please contact the nearest designated Investor Service Centre for the updated list. For outstation applications, the initial DD has to be payable at the nearest AMC locations. No outstation cheques will be accepted. The cheque should be drawn in favor of the Scheme chosen (e.g. Pay ***** [Scheme name] & crossed "A/c Payee Only".
15. Payments will be accepted by NACH/Auto Debit mode. For this purpose, investors/unit holders are required to give NACH/Auto Debit Mandate Form to debit their bank accounts at periodic intervals & credit the subscription proceeds to ITI Mutual Fund Bank Account.
16. Returned/Dishonored cheque/NACH/Auto Debit Rejects will not be presented again for collection. If the 1st installment cheque is dishonored, the SIP processing/registration will be rejected.
17. The SIP Enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the bank account is closed and no request for change in bank account has been submitted.
18. If investor has not provided the SIP frequency/period/date, the default SIP frequency would be Monthly & the SIP installments would be the minimum number of installments of the respective Schemes as specified in the SID. The default date will be considered as 7th of the month for Monthly option.
19. If an Existing investor wants to enroll in another Scheme & continue for the existing folio, then the investor has to submit a duly filled & signed SIP NACH/Auto Debit Mandate along with the first cheque (if investment is in the new Scheme).
20. You can choose to discontinue this facility by giving 30 Calendar days written notice to any of AMC/Registrar Investor Service centers.
21. Request for change in bank mandate to be submitted atleast 30 Calendar days before the due date of next SIP installment.
22. The bank account provided for NACH (Debit) should be in the list of banks participating in NACH.
23. MICR code or IFSC code should be mandatory filled on NACH mandate, MICR code starting and/or ending with 000 are not valid for NACH.
24. The investor agrees to abide by the terms and conditions of NACH facility of NPCI & Auto Debit as applicable at the time of investment and as may be modified from time to time.
25. The investor undertakes to keep sufficient funds in the account till the date of execution of the debit. The investor hereby declares that the particulars given overleaf are correct and complete. If the date of debit to the investors account happens to be a non Business day as per the fund, execution of the debit will not happen on the day of the holiday and allotment of Units will happen as per the terms and conditions listed in the concerned SID. The Fund, its Registrars, Auto Debit Banks and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riots, strike, mutiny, revolution, fire, flood, fog, war, change of government policies, unavailability of banks computer system, force majeure events or any other cause of peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them.
26. Investors will not hold ITI Asset Management Ltd., its registrars, banks and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to the local holidays or any other reason.
27. ITI Asset Management Ltd. reserves the right to reject any application without assigning any reason thereof.
28. Incorrect, incomplete or ambiguous forms will not be accepted and will be returned to the investor within 10 business days via normal post.
29. To avail of SIP in separate Schemes via NACH/Auto Debit facility, an investor will have to fill a separate form for each Scheme. A single form cannot be used for different Schemes simultaneously.
30. As per Prevention of Money Laundering Act 2002, it is mandatory for all investors to be KYC compliant. For more details please refer point on "Instructions to Investor" for Filling up the Application Form.
31. **Employee Unique Identification Number (EJIN):**
SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of Mutual Fund products to quote the EJIN obtained by him/her from AMFI in the Application Form. EJIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing.
Mutual Fund products are also required to obtain and quote EJIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EJIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EJIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EJIN of the Sales Person (if any) in the EJIN space.

INSTRUCTIONS TO FILL THE NACH DEBIT MANDATE FORM

1. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
2. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/bank account details are subject to third party verification.
3. Investors are deemed to have read and understood the terms and conditions of NACH/AUTO DEBIT Facility, SIP registration through NACH/AUTO DEBIT facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addendum issued from time to time of the respective Scheme(s) of ITI Mutual Fund.
4. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format
5. Please mention the amount in figures and words.
6. Please fill all the required details in the Debit Mandate Form for NACH/Auto Debit. The sole/first holder must be one of the holders in the bank account.
7. The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.
8. The 9 digit MICR and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

Toll Free Number:
1800-266-9603

Non Toll Free Number:
022-66214999

Email:
mfassist@itiorg.com

Website:
www.itimf.com

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