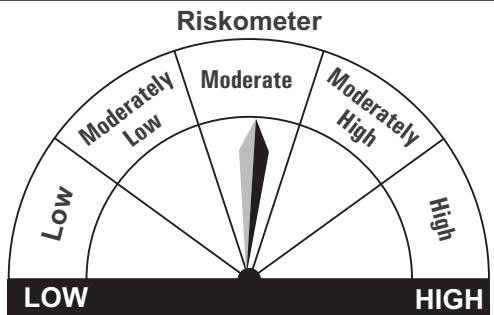


DHFL Pramerica Fixed Duration Fund - Series AA

(Closed Ended Debt Scheme)

Product labeling for the scheme is as follows:

This product is suitable for investors who are seeking*	
<ul style="list-style-type: none"> Regular Fixed Income for Long Term. To generate returns by investing in a portfolio constituted of money market and debt instruments. Degree of risk - MODERATE 	 <p>Investors understand that their principal will be at moderate risk.</p>

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

Offer for Units of ₹ 1,000/- Per Unit for cash during the New fund Offer Period

New Fund Offer Opens on	November 23, 2016
New Fund Offer Closes on	November 25, 2016
Name of Mutual Fund	DHFL PRAMERICA MUTUAL FUND
Name of Asset Management Company	DHFL Pramerica Asset Managers Private Limited (Erstwhile Pramerica Asset Managers Private Limited)
Name of Trustee Company	DHFL Pramerica Trustees Private Limited (Erstwhile Pramerica Trustees Private Limited)
Address of the entities	Nirlon House, 2nd Floor, Dr. Annie Besant Road, Worli, Mumbai - 400 030. Tel. +91-22-61593000 Fax +91-22-61593100
Website	www.dhflpramericamf.com

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

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

The Mutual Fund or AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not rely on any communication regarding indicative yield/portfolio with regard to the Scheme.

Investment Objective	The objective of the Scheme is to generate income by investing in debt and money market instruments maturing on or before the date of the maturity of the Scheme. However, there can be no assurance that the investment objective of the Scheme will be realized.																
Asset Allocation Pattern of the scheme	<table border="1" data-bbox="500 310 1477 718"> <thead> <tr> <th data-bbox="500 310 961 495" rowspan="2">Asset Class</th> <th colspan="2" data-bbox="961 310 1299 432">Indicative Allocation (% of Total Assets)</th> <th data-bbox="1299 310 1477 495" rowspan="2">Risk Profile**</th> </tr> <tr> <th data-bbox="961 432 1130 495">Minimum</th> <th data-bbox="1130 432 1299 495">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="500 495 961 655">Domestic Debt* instruments including government securities and securitized debt excluding money market instrument#</td> <td data-bbox="961 495 1130 655">80%</td> <td data-bbox="1130 495 1299 655">100%</td> <td data-bbox="1299 495 1477 655">Low to Medium</td> </tr> <tr> <td data-bbox="500 655 961 718">Money Market Instruments</td> <td data-bbox="961 655 1130 718">0%</td> <td data-bbox="1130 655 1299 718">20%</td> <td data-bbox="1299 655 1477 718">Low</td> </tr> </tbody> </table> <p data-bbox="487 751 1299 785">*Includes securitized debt up to 50% of the net assets of the Scheme.</p> <p data-bbox="487 823 1494 1087">#Investments in derivative instruments shall be restricted to 50% of the net assets of the scheme as permitted vide SEBI Circular no. DNPD/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPD/Cir-30/ 2006 dated January 20, 2006, SEBI circular No. SEBI/DNPD/Cir- 31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use fixed income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time.</p> <p data-bbox="487 1125 1494 1226">The Scheme will not have a leveraged position in derivatives. Investment in Interest Rate Future (IRF) will be counted as exposure unless it is a perfect hedge (i.e. have the same security).</p> <p data-bbox="487 1264 1494 1360">In terms of SEBI Circular no Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.</p> <p data-bbox="487 1398 1494 1528">The Scheme does not intend to invest in overseas/foreign securities/ equity linked debentures. Also, the scheme does not intend to engage in stock lending/short selling or repo transactions in corporate debt securities. The Scheme shall also not participate in Credit Default Swaps.</p> <p data-bbox="487 1566 1494 1696">Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as amended from time to time.</p> <p data-bbox="487 1734 1494 1864">Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme the AMC may invest the funds of the Scheme in the liquid & debt schemes of DHFL Pramerica Mutual Fund in conformity with the investment objective and prevailing Regulations.</p>			Asset Class	Indicative Allocation (% of Total Assets)		Risk Profile**	Minimum	Maximum	Domestic Debt* instruments including government securities and securitized debt excluding money market instrument#	80%	100%	Low to Medium	Money Market Instruments	0%	20%	Low
Asset Class	Indicative Allocation (% of Total Assets)		Risk Profile**														
	Minimum	Maximum															
Domestic Debt* instruments including government securities and securitized debt excluding money market instrument#	80%	100%	Low to Medium														
Money Market Instruments	0%	20%	Low														

Tenure of the Scheme	<p>1249 days from the date of allotment of the Scheme (including the date of allotment). If the maturity date falls on a non business day, the maturity date shall be the next business day.</p> <p>The Scheme will be fully wound up at the end of the tenure of the Scheme.</p> <p>Units of the Scheme will be redeemed only on the Maturity Date (or immediately succeeding Business Day if that day is not a Business Day.)</p>
Liquidity	<p>No redemption/ repurchase of units shall be allowed prior to the maturity of the Scheme. However, Unit holders who wish to exit from the Scheme before maturity may do so through the Stock Exchange route, since the Scheme will be listed on a Stock Exchange. The Scheme shall be listed on the National Stock Exchange of India Limited (NSE). Unit holders, who wish to trade in Units of the Scheme before maturity, may do so through the stock exchange route at the listed price, which will be available on the NSE. Only the Units held in dematerialized form can be traded on the NSE.</p>
Listing	<p>The AMC/Mutual Fund will list the Units of the Scheme on National Stock Exchange of India Limited (NSE) within 5 Business Days from the date of allotment. Investors holding the units by way of an account statement (physical form) will not be able to trade their units till they are dematerialized. The Units of the Scheme are available for trading and transfer only in demat mode via the stock exchanges. An investor can buy/sell Units on the exchange during the trading hours like any other publicly traded stock.</p> <p>The trading facility on the NSE would be available from the date of listing till the date of issue of notice by the AMC for fixing the record date for determining the eligibility of Unitholders (being the list of Beneficial owners as per the Depositories Records (NSDL/CDSL)) for the purpose of maturity pay out.</p> <p>The trading of Units on the NSE will automatically get suspended from the date of issue of the above notice and also no off-market trades shall be permitted by the Depositories. The AMC may at its sole discretion list the Units on any other recognized exchange(s) at a later date during the tenure of the Scheme. The AMC may also decide to delist the Units from a particular exchange, provided that the Units are listed on at least one exchange.</p> <p>The price of the Units in the market on Exchange will depend on demand and supply and market factors and forces. There is no minimum investment amount for investment through Exchange, although Units dealt in minimum in lots of 1.</p>
Investment Strategy	<p>The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between safety and return on investments. Since the Scheme is a close ended scheme with a defined maturity, the fund manager would invest in securities maturing within the maturity period of the Scheme. The Scheme shall be actively managed and the Fund Management team may endeavor to generate returns whilst moderating credit and interest rate risk. The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. Investment views/decisions inter alia may be taken on the basis of the following parameters:</p> <ul style="list-style-type: none"> • Returns offered relative to alternative investment opportunities. • Prevailing interest rate scenario • Quality of the security/instrument (including the financial health of the issuer) • Maturity profile of the instrument

	<ul style="list-style-type: none"> Any other factors considered relevant in the opinion of the Fund Management team. <p>The Scheme may also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Scheme may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options.</p> <p>The Fund will invest only in those securitization issuances, which have at least an investment grade credit rating indicating the highest level of safety from credit risk point of view at the time of making an investment. The fund does not propose to limit its exposure to only one asset class or to have asset class based sub-limits as it will primarily look towards the rating of the offering. The fund will conduct an independent due diligence on the cash margins, collateralisation, guarantees and other credit enhancements and the portfolio characteristic of the securitization to ensure that the issuance fits in to the overall objective of the investment in high investment grade offerings irrespective of underlying asset class.</p> <p>The Scheme may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options.</p> <p>Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst these cannot be done away with, they may be minimized by diversification and effective use of hedging techniques.</p> <p>The Scheme will invest in debt & money market instruments maturing on or before the maturity date of the Scheme.</p>
<p>Risk Profile of the Scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Investment in DHFL Pramerica Fixed Duration Fund – Series AA will involve certain Scheme specific Risk Factors which are summarized below:</p> <p>The Scheme carries risk associated with investing in debt, money market instruments and securitized debt instruments. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk, Re-investment Risk, Risk associated with listing. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down.</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>
<p>Risk Mitigation Strategies</p>	<p><u>Credit Evaluation Policy:-</u></p> <p>The AMC has structured an internal credit risk management process. The process comprise of detailed analysis of both quantitative and qualitative factors, including financial statement analysis, business outlook, future expansion/ capex plans, capital market data, management reputation, corporate governance, capital raising pattern, equity market inputs, etc and other relevant factors as deemed appropriate. Ratings assigned by the recognised external rating agencies are also taken into account. Based on the analysis an internal grade is assigned to each issuer. Taking the internal grading of the issuers into account, the credit portfolio is constructed judiciously to</p>

attain scheme objectives while balancing the credit risk profile of the Scheme.

List of Sectors the Scheme would not be investing:-

The Scheme do not intend to invest in Companies falling within Airlines, Gems & Jewellery Sector.

Floors and ceilings within a range of 5% of the intended allocation (in %) against each sub asset class/rating:-

The Scheme will invest in various instruments as mentioned in the matrix below with the ratings mentioned against the type of instrument. As per SEBI circular no Cir/IMD/DF/12/2011 dated August 1, 2011 the Scheme is allowed to invest within a range of 5% of the intended debt allocation (floor and cap) against each sub asset class/credit rating.

The Scheme will invest in various instruments as mentioned in the matrix below with the ratings mentioned against the type of instrument. As per SEBI circular no Cir/IMD/DF/12/2011 dated August 1, 2011 the Scheme is allowed to invest within a range of 5% of the intended debt allocation (floor and cap) against each sub asset class/credit rating.

1. Floor and Cap (within a range of 5%) of the intended debt allocation against each sub asset class/credit rating will be as follows:

Instruments	Credit Rating						
	AAA	A1+	AA	A1	A	B	Not Applicable
Certificate of Deposits (CD)	-	-	-	-	-	-	-
Commercial Papers (CP)	-	0% to 5%	-	-	-	-	-
Non Convertible Debentures (NCD)	-	-	-	-	95% to 100%	-	-
Securitised Debt	-	-	-	-	0% to 5%	-	-
G-Secs	-	-	-	-	-	-	0% to 5%
<ul style="list-style-type: none"> • CBLO • T-Bills • Repos on Government Securities 	-	-	-	-	-	-	0% to 5%

2. Securities with rating A & AA shall include A+ & A- and AA+ & AA- respectively. Similarly, securities with A1 rating shall include A1+.
3. In case of non availability of and taking into account the risk reward analysis of CP, NCD and Securitised Debt, the scheme may invest in CD having the highest credit ratings (i.e. A1+)/ TBills/ CBLO/ Repos on Government Securities. Such deviation may exist till such suitable NCD/ Securitised Debt /CP of desired quality are not available in the market.
4. Positive variation in investments towards higher credit rating in same instruments shall be allowed;

	<ol style="list-style-type: none"> 5. All investments shall be made based on the rating prevalent at the time of investment. If more than one rating is prevailing for any particular instrument in which investment is being made, the Scheme would consider the most conservative publically available rating for the said instrument, for the purpose of intended allocation range. 6. The Scheme may have higher allocation towards cash or cash equivalents immediately post NFO closure or towards the maturity of the Scheme. 7. Further, the above allocation may vary during the duration of the Scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event etc. In case of such deviations, the Scheme may invest in Bank CDs having highest ratings (i.e. A1+ or equivalent) / CBLOs / T-Bills. Deviation, if any, due to such instances, may continue till maturity, if suitable NCDs / CPs of desired credit quality are not available. 8. In the event of any deviation from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 days from the date of the said deviation. In case the same is not aligned to the above allocation pattern within the specified timeline, justification shall be provided to the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action. 9. There shall be no deviation between the intended allocation and actual allocation post the New Fund Offer period, except for the situation stated in (3), (4), (6) and (7) above.
<p>Plans and Options</p>	<p>The Scheme shall offer two plans viz. Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option. Dividend Option has the following two facilities:</p> <ol style="list-style-type: none"> i. Dividend Payout facility; ii. Dividend Transfer facility. <p>Dividend Frequency - Regular, Quarterly, Annual</p> <p>If distributor code is mentioned in application form but 'Direct plan' is mentioned in the scheme name, the distributor code will be ignored and the application will be processed under direct plan" & in case neither distributor code nor "Direct" is indicated in the application form, the same will be treated as direct plan.</p> <p>Default Option/Sub-option:</p> <p>The investor must clearly specify his/her choice of Option/Sub-option in the</p>

application form, in the absence of which, the Default Option/Sub-option would be applicable and the application will be processed accordingly:

Default Option: Growth Option

(if the investor has not indicated choice between 'Growth' or 'Dividend' Options).

Default Frequency under Dividend Option: Quarterly

Default Sub-option Under Dividend Option: Dividend Payout Plan.

It must be distinctly understood that the actual declaration of dividend and frequency thereof is at the sole discretion of Board of Directors of the Trustee Company. There is no assurance or guarantee to the Unit holders as to the rate of dividend distribution nor that the dividend will be paid regularly.

All plans/options under the Scheme shall have common portfolio.

The following shall be the treatment of applications under "Direct" / "Regular" Plans:

Scenario	Distributor Code (ARN Code) mentioned by the Investor	Plan mentioned by the Investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

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

Cut off timing for subscriptions/ redemptions/ switches

This is the time before which your application (complete in all respects) should reach the official points of acceptance.

After close of NFO Period, the Fund will not provide facility for subscription/redemption/swiches, and hence cut-off timing provisions do not apply.

Dealings by the Unit holders/Investors on Exchange will be also subject to Exchange Rules and Regulations.

Minimum Application Amount/ Number of Units During the NFO (For the Plans)	Minimum Amount of Purchase/Switch-in –Rs. 5,000/- and in multiples of Re.1/- thereafter.
Despatch of Redemption Proceeds	As the Scheme is closed ended scheme, investors will not be able to redeem their units during the tenor of the Scheme. Units under the Scheme will be compulsorily and without any further act by the Unit holder(s) redeemed on the Maturity Date. The redemption proceeds shall be dispatched to the unit holders within 10 working days from the Maturity Date of the Scheme. In case of investors holding units in dematerialised form, the maturity proceeds would be payable to investors as per the bank details provided in beneficiary position details received from depositories.
Benchmark Index	CRISIL Composite Bond Fund Index
Dividend Policy	Under the Dividend option, the Trustee will have the discretion to declare the dividend, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of dividend and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with the Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of dividend nor that the dividend will be paid regularly.
Name of the Fund Manager & Tenure in managing scheme	Mr. Rakesh Suri Tenure in managing scheme: Not Applicable
Name of the Trustee Company	DHFL Pramerica Trustees Private Limited
Performance of the scheme	The Scheme, being a new fund, does not have any performance track record
Portfolio of the Scheme	Portfolio Holdings (Top 10 holdings) of the Scheme: This Scheme is a new scheme and hence the same is not applicable. Industry Classification as per AMFI: This Scheme is a new scheme and hence the same is not applicable. Portfolio turnover ratio of the Scheme: This Scheme is a new scheme and hence the same is not applicable.
Expenses of the Scheme (i) Load Structure	During New Fund Offer Period:- Entry load: Not Applicable. [SEBI vide its circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has decided that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor] Exit Load: Nil Being a closed ended scheme, Units under the Scheme cannot be redeemed directly with the Fund until the Maturity Date. The Units of Scheme will be listed on the

	Stock Exchange. Investors shall note that the brokerage on sales of the units of the Scheme on the stock exchange shall be borne by the investors.								
(ii) Recurring expenses	Regular Plan:	Actual expenses for the previous financial year							
	<table border="1"> <tr> <td>First Rs.100 Crores of the daily net assets:</td> <td>2.25%</td> </tr> <tr> <td>Next Rs.300 Crores of the daily net assets:</td> <td>2.00%</td> </tr> <tr> <td>Next Rs.300 Crores of the daily net assets:</td> <td>1.75%</td> </tr> <tr> <td>Balance:</td> <td>1.50%</td> </tr> </table> <p>The Direct Plan under the Scheme shall have a lower expense ratio as compared to the Regular Plan. Commission/ Distribution expenses will not be charged in case of Direct Plan. The total expense ratio of Direct Plan will be lower by at least 5% than that of the Regular Plan. The Direct Plan shall also have separate NAV.</p>	First Rs.100 Crores of the daily net assets:	2.25%	Next Rs.300 Crores of the daily net assets:	2.00%	Next Rs.300 Crores of the daily net assets:	1.75%	Balance:	1.50%
First Rs.100 Crores of the daily net assets:	2.25%								
Next Rs.300 Crores of the daily net assets:	2.00%								
Next Rs.300 Crores of the daily net assets:	1.75%								
Balance:	1.50%								
(iii) Additional Recurring expenses	<p>In addition to the annual recurring expenses stated in (ii) above, the following costs or expenses may be charged to the Scheme:-</p> <ol style="list-style-type: none"> Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions. Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the Board from time to time are at least (i) 30 per cent of gross new inflows in the scheme, or (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher. Service tax on investment and advisory fees. <p>Please refer to Scheme Information Document (SID) of the Scheme for more details.</p>								
Waiver of Load for Direct Applications	Not Applicable								
Tax treatment for the Unitholders	Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.								
Daily NAV Publication	Net Asset Value (NAV) of the Scheme will be calculated and disclosed at the close of every Business Day to the Press, News Agencies and Association of Mutual Funds in India (AMFI). The AMC shall publish the NAVs on its Website and of the AMFI (www.amfiindia.com) and at least in two daily newspapers for every Business Day.								
For Investor Grievances	Name and Address of Registrar	Name, address, telephone number, fax							

<p>please contact</p>	<p>Karvy Computershare Private Limited Unit - DHFL Pramerica Mutual Fund Address: Karvy Selenium Tower B, Plot No 31 & 32 Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500 008.</p>	<p>number, e-mail i.d. of DHFL Pramerica Mutual Fund</p> <p>Mr. Murali Ramasubramanian, Investor Relations Officer DHFL Pramerica Asset Managers Pvt. Ltd. 2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030 Tel: 91 22 6159 3000 Fax: 91 22 6159 3000 Email Id: customercare@dhflpramericamf.com</p>
<p>Unitholders' Information</p>	<p>Accounts Statements:</p> <ul style="list-style-type: none"> • The unit holders whose valid application for subscription has been accepted by the Fund, a communication specifying the number of units allotted, in the form of an email and/or SMS at the registered email address and/or mobile number, shall be sent within five business days from the date of closure of the initial subscription list. • Thereafter, a Common Account Statement ('CAS') shall be issued which shall enable a single consolidated view of all the investments of an investor in mutual funds and securities held in demat form with the Depositories. CAS shall contain details relating to all the transactions carried out by the investors across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor. • The following shall be applicable with respect to CAS, for unit holders having a Demat Account:- <ul style="list-style-type: none"> - Investors having mutual funds investments and holding securities in Demat account shall receive a CAS from the Depository; - CAS shall be issued on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. - If there is any transaction in any of the Demat accounts or in any of the mutual fund folios of the investor, depositories shall send the CAS within ten days from the month end. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. - Investors will have an option not to receive CAS through the Depository. Investors who do not wish to receive CAS through the Depository can indicate their negative consent to the Depository and such Investors will receive CAS from AMC / the Fund. • Unit holders who do not have Demat account shall be issued the CAS for each calendar month on or before 10th of the immediately succeeding month in whose folio(s) transaction(s) has/have taken place during the month by physical form or email (wherever the investors have provided the email address). For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN; • As the CAS will be issued on the basis of PAN, the Unit holders who have not provided their PAN will not receive CAS. 	

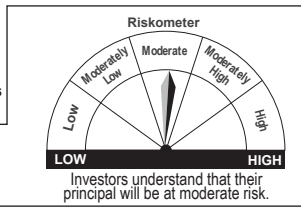
	<ul style="list-style-type: none"> • Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months ended September 30 or March 31, shall be sent in physical form/email on or before tenth day of succeeding month to all such unit holders in whose folios transactions have not taken place during that period. The half-yearly CAS will be sent by email to the Unitholders whose email is available, unless a specific request is made to receive in physical. • In case of a specific request received from the Unitholders, the AMC will provide the account statement to the Unitholder within 5 Business Days from the receipt of such request. <p>Annual Financial Results: The Scheme wise annual report or an abridged summary thereof shall be mailed to all Unit holders not later than 4 months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year).</p> <p>Half -yearly Portfolio: The AMC shall disclose details of the portfolio of the Scheme on a monthly basis on its website on or before the tenth day of the succeeding month in the prescribed format. Further, as prescribed under the SEBI (Mutual Funds) Regulations, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders.</p>
<p>Transaction Charges</p>	<p>In terms of SEBI circular, Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid to transaction charges for purchase transactions (provided the distributor has Opted-In for this charge cum facility). Please note that the distributor shall have the option to opt in or opt out based on the type of the product):-</p> <ul style="list-style-type: none"> • Rs.100/- per subscription of Rs.10,000/- and above in respect of existing unitholders; and • Rs. 150/- for subscription of Rs.10,000/- and above in respect of a 'First Time Mutual Fund Investor (across all mutual funds). <p>The transaction charge shall be deducted from the subscription amount and paid to the distributor and the balance amount (net of transaction charges) shall be invested. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned the Account Statement issued by the Mutual Fund. Distributors may choose to opt out of charging the transaction charge.</p> <p>Transaction charges shall not be deducted/applicable for:</p> <ol style="list-style-type: none"> (a) purchases /subscriptions for an amount less than Rs. 10,000/-; (b) transactions other than purchases/subscriptions relating to new inflows such as Switch/STP/DTP and redemption (including SWP) transactions. (c) purchases/subscriptions made directly with the Mutual Fund without any ARN code (i.e. not routed through any distributor/agent); (d) transactions carried out through the stock exchange platform. <p>Upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.</p>

Application Form - DHFL Pramerica Fixed Duration Fund - Series AA

(A Closed Ended Debt Scheme) Offer for Units of ₹ 1,000/- Per Unit for cash during the New fund Offer Period

NFO Dates: November 23, 2016 to November 25, 2016

Investors must read the Key Information Memorandum, Instructions and Product Labeling before completing this Form. Tick (✓) whichever is applicable, strike out whichever is not required.



Application No. _____

DISTRIBUTOR INFORMATION

ARN code	RIA code	Sub broker ARN code	Sub broker code (as allotted by ARN holder)	Employee Unique Identification Number (EUIIN)
ARN -		ARN -		

Incase the EUIIN box has been left blank, please refer the point related to EUIIN in the Declaration & Signatures section overleaf.

Upfront commission shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.

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

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

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

SOLE / FIRST APPLICANT'S DETAILS

Name Mr Ms M/s _____
Date of Birth (DOB) (Mandatory for Minor) D D M M Y Y Y Y Proof of DOB of Minor enclosed (please ✓) Passport Birth Certificate Other please specify
PAN _____ KYC Proof attached
Guardian Name (if Sole/ First applicant is a Minor) / Contact Person Name (For Non Individuals) Mr Ms M/s _____ KYC Proof attached
Mailing Address [P. O. Box Address is not sufficient] _____
City _____
Pincode (Mandatory) State Country
Phone (Off.) Fax No. Mobile No.
Phone (Res) Email ID
Overseas Address (Mandatory in case of NRI/ FII applicant, in addition to mailing address) _____
State Country Zip Code
Status of the First Applicant (Mandatory, please ✓) Resident Individual NRI-Repatriation NRI-Non Repatriation Partnership Trust HUF AOP PIO Company Fils Minor through guardian Body Corporate Society/Club Sole Proprietorship Non Profit Organisation Others (please specify)

MODE OF HOLDING Single OR Anyone or Survivor OR Joint (Default option)

SECOND APPLICANT'S DETAILS

Name Mr Ms _____
PAN _____ KYC Proof attached

THIRD APPLICANT'S DETAILS

Name Mr Ms _____
PAN _____ KYC Proof attached

POWER OF ATTORNEY (POA) HOLDER DETAILS (If investment is being made by a Constituted Attorney)

Name Mr Ms _____
PAN _____ KYC Proof attached

FIRST APPLICANT'S BANK ACCOUNT DETAILS (Mandatory) (Please attach copy of cancelled cheque)

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

ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Application No. _____

An Application for scheme	DHFL PRAMERICA FIXED DURATION FUND - Series AA										
Along with Cheque / DD No. / UTR No.		Dated	D	D	M	M	Y	Y	Y	Y	
Drawn on (Bank)		Amount ₹									

Signature, Stamp & Date

KYC Details (Mandatory)		Occupation [Please tick (✓)]						
Sole / 1 st Applicant / Guardian	<input type="radio"/> Private Sector Service <input type="radio"/> Housewife	<input type="radio"/> Public Sector Service <input type="radio"/> Student	<input type="radio"/> Government Service <input type="radio"/> Forex Dealer	<input type="radio"/> Business <input type="radio"/> Others (Please specify) _____	<input type="radio"/> Professional	<input type="radio"/> Agriculturist	<input type="radio"/> Retired	
2 nd Applicant	<input type="radio"/> Private Sector Service <input type="radio"/> Housewife	<input type="radio"/> Public Sector Service <input type="radio"/> Student	<input type="radio"/> Government Service <input type="radio"/> Forex Dealer	<input type="radio"/> Business <input type="radio"/> Others (Please specify) _____	<input type="radio"/> Professional	<input type="radio"/> Agriculturist	<input type="radio"/> Retired	
3 rd Applicant / POA	<input type="radio"/> Private Sector Service <input type="radio"/> Housewife	<input type="radio"/> Public Sector Service <input type="radio"/> Student	<input type="radio"/> Government Service <input type="radio"/> Forex Dealer	<input type="radio"/> Business <input type="radio"/> Others (Please specify) _____	<input type="radio"/> Professional	<input type="radio"/> Agriculturist	<input type="radio"/> Retired	

Gross Annual Income [Please tick (✓)]	
Sole / 1 st Applicant / Guardian	<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-1 crore <input type="radio"/> >1 crore OR Net worth (Mandatory for Non-Individuals) ₹ _____ as on <input type="text" value="DDMMYYYY"/> (Not older than 1 year)
2 nd Applicant	<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-1 crore <input type="radio"/> >1 crore OR Net worth ₹ _____
3 rd Applicant / POA	<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-1 crore <input type="radio"/> >1 crore OR Net worth ₹ _____

Others [Please tick (✓)]	
Sole / 1 st Applicant / Guardian	For Individuals [Please tick (✓)]: <input type="radio"/> I am Politically Exposed Person (PEP) ^A <input type="radio"/> I am Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable For Non-Individuals [Please tick (✓)] (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form - Refer Instruction No. 4 (F)): (i) Foreign Exchange / Money Changer Services – <input type="radio"/> YES <input type="radio"/> NO; (ii) Gaming / Gambling / Lottery / Casino Services – <input type="radio"/> YES <input type="radio"/> NO; (iii) Money Lending / Pawning - <input type="radio"/> YES <input type="radio"/> NO
2 nd Applicant	<input type="radio"/> I am Politically Exposed Person (PEP) ^A <input type="radio"/> I am Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable
3 rd Applicant / POA	<input type="radio"/> I am Politically Exposed Person (PEP) ^A <input type="radio"/> I am Related to Politically Exposed Person (RPEP) <input type="radio"/> Not applicable

^A 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.

INVESTMENT & PAYMENT DETAILS		The name of the first/ sole applicant must be pre-printed on the cheque. (Investors applying under Direct Plan must mention "Direct" against the Scheme name.)	
Scheme Name	DHFL PRAMERICA FIXED DURATION FUND - Series AA	Option	<input type="checkbox"/> Growth* <input type="checkbox"/> Dividend *Default Option
Dividend Facility	<input type="checkbox"/> Payout* <input type="checkbox"/> Transfer Dividend Transfer To DHFL PRAMERICA	<input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____	*Default Option
Mode of Payment	<input type="checkbox"/> RTGS / NEFT <input type="checkbox"/> Transfer Instruction <input type="checkbox"/> Transfer Cheque		
Transfer Bank	<input type="checkbox"/> HDFC <input type="checkbox"/> CITI Bank <input type="checkbox"/> HSBC <input type="checkbox"/> Kotak <input type="checkbox"/> IDBI <input type="checkbox"/> Axis <input type="checkbox"/> ICICI <input type="checkbox"/> SCB <input type="checkbox"/> SBI <input type="checkbox"/> Yes Bank <input type="checkbox"/> DBS <input type="checkbox"/> Deutsche		
RTGS / NEFT Bank Name & Branch _____			

Payment Type [Please ✓]	<input type="checkbox"/> Non-Third Party Payment	<input type="checkbox"/> Third Party Payment (Please attach 'Third Party Payment Declaration Form')
Amount of Cheque / Transfer RTGS/ NEFT in figures (₹)	Net Amount	Cheque / Payment Instrument No. & Date
_____	_____	_____
		Drawn on Bank / Branch

DEMAT ACCOUNT DETAILS	
National Securities Depository Limited	Central Depository Services (India) Limited
Depository Participant Name	Mr / Ms / M/s
DP ID No.	Beneficiary A/c No.
	Target ID No.

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

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

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

DECLARATION AND SIGNATURES

I/ We hereby confirm and declare as under :- I/We have read and understood the contents of the Statement of Additional Information of DHFL Pramerica Mutual Fund and the Scheme Information Document(s)/Key Information memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions. I/We, hereby apply to the Trustee of DHFL Pramerica Mutual Fund for allotment of units of the respective Scheme(s) of DHFL Pramerica Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/We are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) is/are being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/DHFL Pramerica Mutual Fund, I/We hereby authorise the AMC/DHFL Pramerica Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree that DHFL Pramerica Mutual Fund can debit from my Folio Transaction Charges as applicable. I/We agree to notify DHFL Pramerica Asset Managers Private Limited (erstwhile Pramerica Asset Managers Private Limited) immediately in the event the information in the self-certification changes. For investors investing in Direct Plan: I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. Applicable to Micro Investors: I/We hereby declare that I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year. Applicable to NRIs: I/We confirm that I am/We are Non-Resident(s) of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/Ordinary Account/FCNR Account(s). FATCA and CRS Declaration: I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees (the Authorised Parties) or any Indian or foreign governmental or statutory or judicial authorities/ agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax/revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

1st Applicant Signature / Guardian Signature / POA Signature / Thumb Impression

2nd Applicant Signature / POA Signature / Thumb Impression

3rd Applicant Signature / POA Signature / Thumb Impression

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

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GENERAL GUIDELINES FOR NFO APPLICATION FORM

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

INSTRUCTIONS FOR NFO APPLICATION FORM

1. DISTRIBUTOR INFORMATION

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

2. TRANSACTION CHARGES

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

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

In case of SIPs, the transaction charge if any, shall be applicable only if the total commitment through SIPs aggregates to Rs. 10,000/- and above and shall be recovered in 4 installments. The transaction charge shall be deducted from the subscription amount and paid to the distributor; and the balance shall be invested in the Scheme. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund. There shall be no transaction charges on

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

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

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

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

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

If you are an existing investor please fill your existing folio number and fill FATCA and CRS Details and Demat Account Details only.

(B) APPLICANT'S INFORMATION

- Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Income Tax PAN card. Please note the following:
 - In case the applicant is a Non-Individual investor, the Contact Person's name should be stated in the space provided (Name of Guardian / Contact Person)
 - In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
 - In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/Beneficiary. There shall be no joint account with a minor unitholder.
 - If there is more than one applicant but the mode of holding is not specified, the same would be treated as Joint.
 - Please indicate the tax status of the sole/1 applicant at the time of investment. The abbreviations used in this section are :
NRI: Non-Resident Indian Individual, PIO: Person of Indian Origin, FIL: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF : Hindu Undivided Family.
- (C) In case of a minor, it is mandatory to submit photocopy of any one of the following towards proof of date of birth at the time of initial investment :
- Birth certificate of minor, or
 - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE , CBSE etc, containing the minor's date of birth, or
 - Passport of minor

- (D) In case of minor applicants, Guardian in the Folio should either be a natural guardian (i.e father or mother) or a court appointed legal guardian. In both the cases, it is mandatory to submit a document evidencing the relationship (in case of a natural guardian, if the same is not available as part of the documents submitted as per 4 (C) above) between the minor and the Guardian.

(E) KYC REQUIREMENTS AND DETAILS :

Please furnish PAN & KYC details for each applicant/unit holder, including the Guardian and/or Power Of Attorney (POA) holders as explained in the below points.

I. PAN

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

II. KNOW YOUR CUSTOMER (KYC)

KYC compliance is compulsory for all irrespective of the amount of investment. Further, Additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the relevant section of the application form are mandatory for all applicants as applicable, including joint holders & POA. Details of net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is within one year of the application. Applications are liable to be rejected without any intimation to the applicants, if KYC requirements are not complied with by all the applicants or any of the additional details are not mentioned for any of the applicant.

III. MICRO INVESTMENT

With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP installments by an investor in a financial year i.e April to March does not exceed Rs. 50,000/- it shall be exempt from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory.

Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

5. CONTACT INFORMATION

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

6. BANK DETAILS

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

7. INVESTMENT/PAYMENT DETAILS

Introduction of Direct Plan:-

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

- Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.
- Investors may please note that the Direct Plan under the Schemes is meant for investors who understand the capital market, mutual funds and the risks associated therewith. The risks associated with the investments in the Schemes vary depending upon the investment objective, asset allocation and investment strategy of the Schemes and the investments may not be suited for all categories of investors. The AMC believes that investors investing under the Direct Plan of the Schemes are aware of the investment objective, asset allocation, investment strategy, risks associated therewith and other features of the Schemes and has taken an informed investment decision. Please note that Scheme Information Document(s), Statement of Additional Information, Key Information Memorandum or any other advertisements and its contents are for information only and do not constitute any investment advice or solicitation or offer for sale of units of the Schemes from the AMC.
- All Options/Sub-Options offered under the Schemes (hereinafter referred as "Regular Plan") will also be available for subscription under the Direct Plan. Thus, from the Effective Date, there shall be 2 Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.
- Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name – Direct Plan" form for e.g. "DHFLPramericaFixed Duration Fund - Series AA-DirectPlan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. Please indicate the Option/Plan under which you wish to invest. Also indicate your choice of dividend payout orre-investment. If any of the information is left blank, the default option will be applicable. Payment may be made only by Cheque or Bank Draft or Electronic Fund Transfer. Cheque/Draft should be drawn in favour of the "Scheme name", e.g. "DHFL Pramerica Fixed Duration Fund - Series AA" and crossed "Account Payee only".

INSTRUCTIONS FOR NFO APPLICATION FORM (Contd.)

Third Party Payment" shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. Related person/s' means such persons as may be specified by the AMC from time to time. **Exceptions:** The AMC/ Registrar of DHFL PMF will accept subscriptions to schemes of DHFL PMF accompanied by Third-Party Payment Instruments only in the following exceptional cases:

1. Payment by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment);
 2. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 3. Custodian on behalf of an FII or a Client
- The investors making an application under the above mentioned exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.
- Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
 - Submit a separate, prescribed, 'Third Party Payment Declaration Form' from the beneficiary applicant/s (guardian in case of minor) and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at www.dhflpramericamf.com)
 - Submit a cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.

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

- a. **Payment by Cheque:** An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made) and pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/signature of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:
 - (i) a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
 - (ii) a letter* (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, alongwith information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).*In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.
- b. **Payment by Prefunded Instrument:**
 - (i) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.
 - (ii) A pre-funded instrument issued against cash shall not be accepted, except in case of payment made by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/-. This also should be accompanied by a certificate from the banker giving name, address and PAN of the person who has procured the payment instrument. The Certificate(s) mentioned in (i) and (ii) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.
- c. **Payment by RTGS, NEFT, ECS, Bank transfer, etc:**

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

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

INVESTMENT

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

Dividend Transfer Facility

Investor can choose to transfer the Dividend to any of the open ended schemes. However, the provisions of the SID and KIM of the respective scheme would apply

NRI investors

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

Repatriation basis

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

Non-Repatriation basis

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

8. NOMINATION DETAILS

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

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

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

9. DECLARATION AND SIGNATURES

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

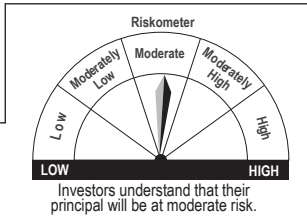
APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

DHFL Pramerica Fixed Duration Fund - Series AA

(A Closed Ended Debt Scheme)

Offer for Units of ₹ 1,000/- Per Unit for cash during the New fund Offer Period

NFO Dates: November 23, 2016 to November 25, 2016



This product is suitable for investors who are seeking*
 • Regular Fixed Income for Long Term.
 • To generate returns by investing in a portfolio constituted of money market and debt instruments.
 • Degree of risk - **MODERATE**
 *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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

Application No.

1. DISTRIBUTOR INFORMATION **FOR OFFICE USE ONLY**

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

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

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

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

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

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

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

Category (Please ✓) Retail Individual Investor(s) Non-Institutional Investor(s)
 PAN No. Sole / 1st Applicant 2nd Applicant 3rd Applicant

Mode of Operation in Demat Account (Where there is more than one applicants): Single OR Anyone or Survivor OR Joint

4. DEPOSITORY ACCOUNT DETAILS

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

5. INVESTMENT DETAILS (Please ✓ where applicable)

Scheme Name : DHFL PRAMERICA FIXED DURATION FUND - Series AA	(Default Option)	*Dividend Transfer to Scheme _____ Scheme Name _____
Plan <input type="checkbox"/> DIRECT or <input type="checkbox"/> REGULAR		
Option <input type="checkbox"/> Growth* or <input type="checkbox"/> Dividend		
Dividend Facility <input type="checkbox"/> Payout * or		Plan/Option _____ Dividend Facility _____
Dividend Facility <input type="checkbox"/> Transfer # (please fill the Dividend Transfer Section)		

6. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

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

*Minimum Amount is ₹ 5,000/- in multiples of ₹ 1,000/- thereafter. Attn : NRI Investors : Payment should be made through their NRE/FCNR accounts.

7. UNDERTAKING BY ASBA INVESTOR

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

Signature of the Applicant(s)	Date	<input type="text"/>
<input type="text"/>		
<input type="text"/>		
<input type="text"/>		
Signature of Bank Account Holder(s) (to be signed as per holding pattern in the bank account)		
<input type="text"/>		
<input type="text"/>		
<input type="text"/>		

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



ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Application No.

Scheme Name : DHFL Pramerica Fixed Duration Fund - Series AA Plan REGULAR DIRECT Option Growth Dividend

Date

Received from Mr / Ms. / Mrs. / M/s. _____

Address _____

SCSB Account Details : _____ Bank Name _____ Branch Name _____

Total Amount to be Blocked : _____

₹ (in figures) _____ ₹ (in words) _____

Acknowledgement Stamp & Date

IMPORTANT INFORMATION & INSTRUCTIONS FOR ASBA MUTUAL FUND INVESTORS

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

- 1. Meaning of ASBA:** ASBA is an application for subscribing to a New Fund Offer Application Form (NFO), containing an authorisation to block the application money in a bank account.
- 2. Self Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSBs will be displayed by SEBI on its website at www.sebi.gov.in from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI's website. As on April 15, 2010, 27 Banks have been recognised as SCSBs. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSBs for availing this facility. Further it may be noted that from time to time new banks register themselves as SCSBs who become eligible to provide these services and also the existing SCSBs designate additional branches that also provide this facility. An updated list of all the registered SCSBs, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address <http://www.sebi.gov.in>. Further these details are also available on the websites of the Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>. Alternatively, investors may also contact the AMC, R & TA for information about the SCSBs or the ASBA process. These SCSBs are deemed to have entered into an agreement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. A SCSB shall identify its Designated Branches (DBs) at which an ASBA bidder shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the Issue, Stock Exchanges and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSBs maintained by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective websites. These details shall also be made available by the SCSB on its website: (i) Name and address of the SCSB (ii) Addresses of DBs and CB and other details such as telephone number, fax number and email ids. (iii) Name and contact details of a nodal officer at a senior level from the CB.
- 3. Eligibility of Investors:** An Investor shall be eligible to apply through ASBA process, if he/she: (i) is a "Resident Retail Individual Investor, Non Institutional Investor, QIBs, Eligible NRIs applying on non-repatriation basis, Eligible NRIs applying on repatriation basis i.e. any investor, (ii) is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred as "ASBA Investors".
- 4. ASBA Facility in Brief:** Investor shall submit his Bid through an ASBA cum Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investor or bank account utilised by the ASBA Investor ("ASBA Account") is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the ASBA cum Application Form, physical or electronic, on the basis of an authorisation to this effect given by the account holder at the time of submitting the Application. The Bid Amount shall remain blocked in the aforesaid ASBA Account until the Allotment in the New fund Offer and consequent transfer of the Application Amount against the allocated Units to the Issuer's account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal/rejection of the ASBA Application, as the case

may be. The ASBA data shall thereafter be uploaded by the SCSB in the electronic IPO system of the Stock Exchanges. Once the Allotment is finalised, the R&TA to the NFO shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Bidders to the AMC account designated for this purpose. In case of withdrawal/Rejection of the Offer, the R&TA to the Offer shall notify the SCSBs to unblock the blocked amount of the ASBA Bidders within one day from the day of receipt of such notification.

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

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

Other Information for ASBA Investors:

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

Grounds for rejection of ASBA applications

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

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

Additional KYC Information and FATCA & CRS Annexure for Individual Accounts

(Including Sole Proprietor) (Refer to instructions)



Pramerica

MUTUAL FUND

FIRST / SOLE APPLICANT / GUARDIAN

Name

PAN

OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth	<input type="text"/>	Country of Birth	<input type="text"/>
Nationality:	<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____	Tax Residence Address (for KYC address):	<input type="checkbox"/> Residential <input type="checkbox"/> Registered <input type="checkbox"/> Office <input type="checkbox"/> Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? Yes No

If 'No' Please proceed of the signature of declaration

If 'Yes', please fill 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

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
1				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*
2				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*

* Please specify reason _____

Reason A : The country where the Account Holder is liable to pay tax does not issue Tax Identification Number to its residents.

Reason B : No TIN required. (Select this reason Noly 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 threof.

SECOND APPLICANT

Name

PAN

OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth	<input type="text"/>	Country of Birth	<input type="text"/>
Nationality:	<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____	Tax Residence Address (for KYC address):	<input type="checkbox"/> Residential <input type="checkbox"/> Registered <input type="checkbox"/> Office <input type="checkbox"/> Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? Yes No

If 'No' Please proceed of the signature of declaration

If 'Yes', please fill 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

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
1				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*
2				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*

* Please specify reason _____

THIRD APPLICANT

Name

PAN

OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth	Country of Birth
Nationality: <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____	Tax Residence Address (for KYC address): <input type="checkbox"/> Residential <input type="checkbox"/> Registered <input type="checkbox"/> Office <input type="checkbox"/> Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? Yes No

If 'No' Please proceed of the signature of declaration

If 'Yes', please fill 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

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
1				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*
2				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*

* Please specify reason _____

POWER OF ATTORNEY (POA) HOLDER

Name

PAN

OR PAN Exempt KYC Ref No. (PEKRN)

Place of Birth	Country of Birth
Nationality: <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____	Tax Residence Address (for KYC address): <input type="checkbox"/> Residential <input type="checkbox"/> Registered <input type="checkbox"/> Office <input type="checkbox"/> Business

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? Yes No

If 'No' Please proceed of the signature of declaration

If 'Yes', please fill 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

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other, please specify)	If TIN is not available, please tick the reason A, B or C (as defined below)
1				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*
2				Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C*

* Please specify reason _____

CERTIFICATION

I hereby confirm that the information provided hereinabove is true, correct, and complete to the best of my knowledge and belief and the 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.

SIGNATURES

First / Sole Applicant / Guardian	Second Applicant	Third Applicant
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Date

Place

**Details of Ultimate Beneficial Owner including
Additional FATCA & CRS Information
(Only for Non Individuals)**



Name of the entity

Type of address given at KRA Residential or Business Residential Business Registered Office
Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes

PAN Date of incorporation

City of incorporation Country of incorporation

Please tick the applicable tax resident declaration:

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

Country	Tax Identification Number ⁶	Identification Type (TIN or Other, please specify)

⁶In case Tax Identification Number is not available, kindly provide its functional equivalent\$.
⁷In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

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

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

We are a, Financial institution ⁵ <input type="checkbox"/> OR Direct reporting NFE ⁵ <input type="checkbox"/> (please tick as appropriate)	GIIN <input type="text"/> Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity <input type="text"/> <input type="text"/>
GIIN not available (please tick as applicable) If the entity is a financial institution,	<input type="checkbox"/> Applied for <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category ⁷ <input type="text"/> <input type="checkbox"/> Not obtained - Non-participating FI

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

1	Is the Entity a publicly traded company ¹ (that is, a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> No	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange <input type="text"/>
2	Is the Entity a related entity ² of a publicly traded company (a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> No	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company <input type="text"/> Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange <input type="text"/>
3	Is the Entity an active ³ NFE <input type="checkbox"/> No	Yes <input type="checkbox"/> Nature of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="text"/> (Mention code-refer 2c of Part C)
4	Is the Entity a passive ⁴ NFE <input type="checkbox"/> No	Yes <input type="checkbox"/> Nature of Business <input type="text"/>

¹Refer 2a of Part C | ²Refer 2b of Part C | ³Refer 2c of Part C | ⁴Refer 3(ii) of Part C | ⁵Refer 1 of Part C | ⁶Refer 3(vii) of Part C | ⁷Refer 1A of Part C

UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary)

Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of part C)

Details	UBO1	UBO2	UBO3
Name			
PAN / Any Other Identification Number			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax residency*			
Tax ID No. %			
Tax ID Type			
Address	_____	_____	_____
Zip	<input type="text"/>	<input type="text"/>	<input type="text"/>
State	_____	_____	_____
Country	_____	_____	_____
Contact detail	_____	_____	_____
Address Type	<input type="checkbox"/> Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered Office <input type="checkbox"/> Business
City of Birth			
Country of Birth			
Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____
Nationality			
Father's Name (Mandatory if PAN is not available)			
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
Date of Birth	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Percentage of Holding (%)^			

If passive NFE, additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:

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

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

^Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

FATCA - CRS Terms and Conditions

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

Please note that you may receive more than one request for information if you have multiple relationships with DHFL Pramerica Mutual Fund 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.

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.

CERTIFICATION

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

Name

Designation

Signatures	Signatures	Signatures
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Date

Place

PART C FATCA Instructions & Definitions

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

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity:
 - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
 - or
 - 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 described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made;
- or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

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

• FI not required to apply for GIIN:

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

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	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

2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (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)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. Active NFE : (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
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 this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
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 that fulfills all of the following requirements: <ul style="list-style-type: none"> • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • 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; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory 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 country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ul style="list-style-type: none"> (i) an Investor Protection Fund referred to in clause (23EA); (ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
- (ii) an investment entity defined in clause (b) of these instructions
- (iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of :

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE

PART C FATCA Instructions & Definitions (Contd.,)

- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means '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 of / entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. 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.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

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

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

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the 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 specified U.S. 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 U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

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

(viii) Exemption code for U.S. 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

INVESTOR SERVICE CENTRE AND OFFICIAL POINTS OF ACCEPTANCE

Agra: 1st Floor Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra - 282002. • **Ahmedabad:** 201/202 Shail Complex Opp. Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad - 380006. • **Ajmer:** 302, 3rd Floor Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer - 305001. • **Akola:** Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No-06, Murtizapur Road, Opp Radhakrishna Talkies, Akola - 444004. • **Aligarh:** 1st Floor, Kumar Plaza, Aligarh - 202001. • **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. • **Alwar:** 101, Saurabh Tower, Opp. UIT, Near Bhagat Singh Circle, Road No.2, Alwar - 301001. • **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601. • **Ambala:** 6349, Nicholson Road, Adjacent KOS Hospitalambala Cant, Ambala - 133001. • **Amritsar:** 72-A, Taylor'S Road, Opp Agra Heritage Club, Amritsar - 143001. • **Anand:** B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand - 380001. • **Ananthapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur - 515001. • **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar - 393002. • **Asansol:** 114/71 G T Road, Near Sony Centre, Bhanga Pachil, Asansol - 713303. • **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. • **Balalore:** M.S Das Street, Gopalgaon, Balasore, Orissa, Balasore - 756001. • **Bangalore:** 59, Skanda puttanna Road, Basavanagudi, Bangalore - 560004. • **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, -Bankura - 722101. • **Bareilly:** 1st Floor, 165, Civil Linesopp. Hotel Bareilly Palace, Near Railway Station, Bareilly - 243001. • **Barhampore (WB):** Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (WB) - 742101. • **Baroda:** SB-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road, Alkapuri, Baroda - 390007. • **Begusarai:** Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. • **Belgaum:** CTS No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. • **Bellary:** No. 1, KHB Colony, Gandhi Nagar, Bellary - 583103. • **Berhampur (OR):** Opp -Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (OR) - 760001. • **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. • **Bharuch:** Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392001. • **Bhavnagar:** Krushna Darshan Complex, Parimal Chowk, Office No. 306-307, 3rd Floor, Above Jed Blue Show Room, Bhavnagar - 364002. • **Bhilai:** Shop No -1, First Floor, Old Sada Office Block, Plot No -1, Commercial Complex, Nehru Nagar- East, Bhilai - 490020. • **Bhilwara:** Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara - 311001. • **Bhopal:** Kay Kay Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal - 462011. • **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. • **Bikaner:** 70-71, 2nd Floor, Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334001. • **Bilaspur:** Shop No-201 & 202, 1st Floor, V R Plaza, Link Road, Bilaspur, C.G., Bilaspur - 495001. • **Bokaro:** B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro - 827004. • **Burdwan:** 63 GT Road, Halder Complex, 1st Floor, Burdwan - 713101. • **Chandigarh:** SCO 2423-2424, Sector 22-C, First Floor, Chandigarh - 160022. • **Chandrapur:** Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1st Floor, Beside Azad Garden Main Road, Chandrapur - 442402. • **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai - 600002. • **Chinsura:** J C Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly, Chinsurah - 712101. • **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682036. • **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. • **Cuttack:** Po - Buxi Bazar, Cuttack, Opp Dargha Bazar Police Station, Dargha Bazar, Cuttack - 753001. • **Davangere:** D.No 376/2, 4th Main, 8th Cross, P J Extension, Opp Byadgishetta School, Davangere - 577002. • **Dehradun:** Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun - 248001. • **Dewas:** 27 RMO House, Station Road, Above Maa Chamunda Gaes Agency, Dewas - 455001. • **Dhanbad:** 208 New Market 2nd Floor, Bank More, Dhanbad - 826001. • **Dharwad:** 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P B Road, Dharwad - 580001. • **Dhule:** Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule - 424001. • **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor City Centre, 16 DT Burdwan, Durgapur - 713216. • **Erode:** No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. • **Faridabad:** A-2B, 1st Floor, Nehru Groundnit, Faridabad - 121001. • **Gandhidham:** 204 2nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham - 382007. • **Gandhinagar:** Plot No - 945/2, Sector - 7/C, Opp Pathika, Gandhinagar - 382007. • **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya - 823001. • **Ghaziabad:** 1st Floor C-7, Lohia Nagar, Ghaziabad - 201001. • **Gorakhpur:** Above V.I.P. Houseadjacent, A.D. Girls College, Bank Road, Gorakhpur - 273001. • **Gulbarga:** CTS No 2913, 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga - 585105. • **Guntur:** D No 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur - 522002. • **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. • **Guwahati:** 1st Floor, Rajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007. • **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474009. • **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar - 249401. • **Hassan:** SAS No-212, Ground Floor, Sampige Road, 1st Cross, Near Hotel Southern Star, K R Puram, Hassan - 573201. • **Hubli:** CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. • **Hyderabad:** 8-2-596, Avenue 4, Karvy Plaza, Street No 1, Banjara Hills, Hyderabad - 500034. • **Indore:** 2nd Floor, 203-205 Balaji Corporates, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square Indore, Indore - 452001. • **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur - 482002. • **Jaipur:** S16/A, 3rd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur - 302001. • **Jalandhar:** 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. • **Jalgaon:** 269, Jaee Vishva, 1st Floor, Baliram Peth, Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. • **Jalpaiguri:** D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri - 735101. • **Jammu:** 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu - 180012. • **Jamnagar:** 136-137-138 Madhav Palaza, Opp SBI Bank, Nr Lal Bungalow, Jamnagar - 361001. • **Jamshedpur:** 2nd Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel- BS Park Plaza, Main Road, Bistupur, Jamshedpur - 831001. • **Jodhpur:** 203, Modi Arcade, Chopasni Road, Jodhpur - 342001. • **Junagadh:** 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh - 362001. • **Kanpur:** 15/46, B, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208001. • **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar - 505001. • **Karur:** No.6, Old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal, Karur - 639001. • **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur - 721304. • **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. • **Kolkata:** 166 A Rashbihari Avenue 2nd Floor, Opp- Fortish Hospital, Kolkata - 700029. • **Kota:** 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324007. • **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near SBI Main Branch, Kurnool - 518004. • **Lucknow:** 1st Floor. A. A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow - 226001. • **Ludhiana:** SCO 136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai:** Rakesh Towers, 30-C, 1st Floor, Bye pass Road, Opp Nagappa Motors, Madurai - 625010. • **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda - 732101. • **Mangalore:** Mahendra Arcade, Opp Court Road, Karangal Padi, Mangalore - 575003. • **Margao:** 2nd Floor, Dalal Commercial Complex, Pajifond, Margao - 403601. • **Meerut:** 1st Floor, Medi Centre, Opp ICICI Bank, Hapur Road, Near Bachha Park, Meerut - 250002. • **Mehsana:** UI/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana - 384002. • **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad - 244001. • **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort - 400001. • **Mumbai:** Vile Parle: 104, Sangam Arcade, V. P. Road, Opp. Railway Station, Above Axis Bank ATM Vile Parle (West), Mumbai - 400056. • **Muzaffarpur:** 1st Floor, Uma Market, Thana Gumtimotoi Jheel, Muzaffarpur - 842001. • **Mysore:** L-350, Silver Tower, Ashoka Road, Opp Clock Tower, Mysore - 570001. • **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad, Nadiad - 387001. • **Nagpur:** Plot No 2/1, House No 102/1, Mata Mandir Road, Mangaldeep Apartment, Opp Khandelwal Jewellers, Dharampeth, Nagpur - 440010. • **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded - 431601. • **Nasik:** F-1, Suyojit Sankul, Sharanpur Road, Nasik - 422002. • **Navsari:** 1/1 Chinmay Arcade, Opp Sattapir Rd, Tower Rd, Navsari - 396445. • **Nellore:** 16-2-230, Room No: 207, 2nd Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore - 524001. • **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. • **Nizamabad:** H No 5-6-430, Above Bank Of Baroda, First Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad - 503003. • **Noida:** 405, 4th Floor, Vishal Chamber, Plot No. 1, Sector-18, Noida - 201301. • **Panipat:** 1st Floor, Krishna Tower, Above Amertex, G.T. Road, Panipat - 132103. • **Panjim:** City Business Centre, Coelho Pereira Building, "Room No 18, 19 & 20, Dada Vaidya Road. • **Patiala:** SCO 27 D, Chotti Baradari, Near Car Bazaar, Patiala - 147001. • **Patna:** 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800001. • **Pondicherry:** No 7, Thiayagaraja Street, Pondicherry - 605001. • **Pune:** Mozaic Bldg, CTS No.1216/1, Final Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411004. • **Raipur:** Shop No. 31, Third Floor, Millenium Plaza, Above Indian House, Behind Indian Coffee House, Raipur - 492001. • **Rajahmundry:** D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry - 533101. • **Rajkot:** 104, Siddhi Vinyak Com., Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot, Rajkot - 360001. • **Ranchi:** Room No 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. • **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam - 457001. • **Rourkela:** 1st Floor, Sandhu Complex, Kachery Road, Udinagar, Rourkela - 769012. • **Salem:** No:40, Brindavan Road, Fairlands, Near Perumal Koil, Salem - 636016. • **Sambalpur:** Ground Floor, Quality Massion, Infront of Bazaar Kolkata, Nayapara, Sambalpur - 768001. • **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong - 793001. • **Shimla:** Triveni Building, By Pas Chowkhhallini, Shimla - 171002. • **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, LLR Road, Durgigudi, Shimoga - 577201. • **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. • **Siliguri:** Nanak Complex, Sevoke Road, Siliguri - 734001. • **Solapur:** Block No 06, Vaman Nagar, Opp DMart, Jule Solapur, Solapur - 413004. • **Srikakulam:** D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam - 532001. • **Surat:** G-5 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat - 395002. • **Tirupathi:** H.No:10-13-425, 1st Floor, Tilak Road, Opp. Sridevi Complex, Tirupathi - 517501. • **Trichur:** 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. • **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy - 620017. • **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695010. • **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin - 628003. • **Udaipur:** 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313001. • **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain - 456010. • **Valsad:** Shop No 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad - 396001. • **Vapi:** Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi - 396195. • **Varanasi:** D-64/132, 1st Floor, Anant Complex, Siga, Varanashi - 221010. • **Vellore:** 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore - 632001. • **Vijayawada:** 39-10-7, Opp. Municipal Water Tank, Labbipet, Vijayawada - 520010. • **Visakhapatnam:** Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. • **Warangal:** 5-6-95, 1st Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001.

LIST OF DESIGNATED COLLECTION CENTERS / INVESTOR SERVICE CENTRES

DHFL PRAMERICA ASSET MANAGERS PVT. LTD.
(Erstwhile Pramerica Asset Managers Private Limited)

Mumbai:	2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030.
Ahmedabad:	First Floor, Zodiac Avenue, Opp Mayor's Bungalow, Law Garden Road, Ellis Bridge, Ahmedabad - 380006.
Asansol:	H. No. 2, 1st Floor, ST No 1, Hindustan Park, Asansol - 713304 West Bengal.
Bangalore:	Unit No.806, 8th Floor, Prestige Meridian - I, 29 M.G. Road, Bangalore - 560001.
Baroda:	1st Floor, Sidharath Complex, R.C. Dutt, Alkapuri, Baroda - 390007.
Chennai:	Gee Gee Plaza, 3rd Floor, Plot No.14A, Door No:1, Wheat Croft Road, Nungambakkam, 600034 Chennai, India.
Hyderabad:	Unit No 305, 3rd Floor, Ashok Scintilla, H No 3-6-520, Himayatnagar, Hyderabad - 500029.
Kolkata:	Om Towers, 10th Floor, Unit No 1008, 32 Chowringhee Road, Kolkata - 700071.
New Delhi:	Premises No 1307/1308, Gopal Das Bhawan, 28, Barakhamba Road, Connaught Place, New Delhi - 110001.
Pune:	Office No. A-1, Ground Floor, Deccan Chambers, C.T.S. No. 33/40, Opposite Janata Sahakari Bank, Erandwana, Karve Road, Pune - 411004.
Jaipur:	326, 3rd Floor, Ganpati Plaza, M I Road, Jaipur - 302001.
Kanpur:	Unit No : 14/113, 1st Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208001.
Chandigarh:	SCO 811-812, 2nd Floor, Sector 22- A, Chandigarh - 160022.
Cochin:	510, 5th Floor, Govardhan Business Centre, Chittoor Road, Cochin - 682035.

If Undelivered Please return to :

DHFL Pramerica Asset Managers Private Limited
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