

INSTRUCTIONS

Investment/Subscription made through Third Party Cheque(s) will not be accepted except in the circumstances mentioned below.

1. Payment by Parents/Grand-Parents/related persons for investment made on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each purchase or per SIP installment).
2. Payment by Employer on behalf of employee under SIP through Payroll deductions.
3. Custodian on behalf of a Foreign Institutional Investor (FII) or a client.

The above mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form, as stated below:

- i. Determining the identity of the Investor and the person making payment i.e. mandatory Know Your Client (KYC) for Investor and the person making the payment.
- ii. Obtaining necessary declaration from the Investor/unitholder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the Payment is made and the relationship with the beneficiary.
- iii. Verifying the source of funds to ensure that funds have come from the drawer's account only.

In case of investment/subscriptions made via Pay Order, Demand Draft, Banker's cheque, RTGS, NEFT, ECS, bank transfer, net banking etc. Following additional checks shall be carried out:

- a. If the investment/subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate 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 funds should be debited from a pre-registered pay in account available in the records of the Mutual fund, or from the account of the first named unit holder. Additionally, if a pre-funded instrument issued by the Bank against cash, it shall not be accepted for investments of Rs.50,000/- or more. Such prefunded instrument issued against cash payment for less than Rs.50,000/- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.
- b. If payment is made 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 should be from pay in account available in the records, or from the account of the first named unit holder. Investors are requested to note that AMC reserves right to have additional checks of verification for any mode of payment received. The AMC reserves the right to reject the transaction in case the payment is received from an account not belonging to the first unit holder of the mutual fund. In case of investors with multiple accounts, in order to ensure smooth processing of investor transactions, it is advisable to register all such accounts, as the investments/subscriptions received from the said multiple accounts shall be treated as first party payments.

Third party cheque(s) for this purpose are defined as: (i) Investment made through instruments issued from an account other than that of the beneficiary investor, (ii) in case the investment is made from a joint bank account, the first holder of the mutual fund folio is not one of the joint holders of the bank account from which payment is made. Please Refer Third Party Payment Declaration form.

For any queries contact us at:

 1800-2666-002  customercare@indiabullsmf.com  www.indiabullsmf.com

Lines open from 9.30 am to 6.30 pm on all business day