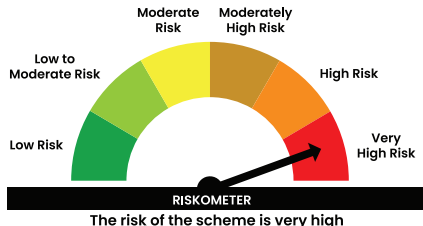
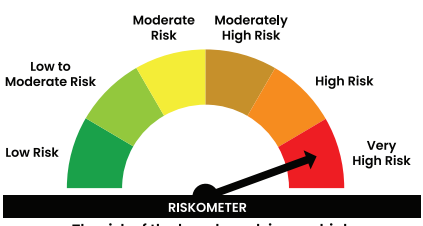


KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

ITI BHARAT CONSUMPTION FUND

(An open ended equity scheme following consumption theme)

Scheme Code: ITIM/O/E/THE/24/10/0020

This product is suitable for investors who are seeking*:	Scheme Riskometer	As per AMFI, Tier I Benchmark is Nifty India Consumption (TRI)
<ul style="list-style-type: none"> Capital appreciation over long term Invest predominantly in equity and equity related instruments of companies that are likely to benefit directly or indirectly from the domestic consumption led demand <p><i>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</i></p>	 <p>The risk of the scheme is very high</p>	 <p>The risk of the benchmark is very high</p>

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

Offer for Units of Rs. 10 Per Unit for cash during the New fund Offer Period and at NAV based prices upon re-opening

New Fund Offer opens on	New Fund Offer Closes on	Scheme opens for continuous sale and repurchase not later than
February 06, 2025	February 20, 2025	On or before March 06, 2025

Name of Mutual Fund	ITI Mutual Fund
Name of Asset Management Company	ITI Asset Management Limited
Name of Trustee Company	ITI Mutual Fund Trustee Private Limited
Registered Office of the entities	36, ITI House, Dr. R K Shirodkar Marg, Parel, Mumbai 400 012.
Website	www.itiamc.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. www.itiamc.com](http://www.itiamc.com).

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

This Key Information Memorandum is dated January 10, 2025

ITI Bharat Consumption Fund - Key Information Memorandum

Investment Objective	To generate long-term capital appreciation by investing primarily in Equity and Equity related securities of companies engaged in consumption and consumption related activities or allied sectors. However, there can be no assurance that the investment objective of the scheme would be achieved.			
Asset Allocation Pattern	Under normal circumstances, the asset allocation pattern will be as follows:			
	Instruments	Indicative allocations (% of net assets)		Risk Profile
		Minimum	Maximum	
	Equity and Equity Related Instruments of companies engaged in consumption and consumption related activities or allied sectors #:	80%	100%	Very High
	Other equity and equity related securities	0%	20%	Very High
	Debt and Money Market Instruments	0%	20%	Low to Medium
	Units issued by REITs and InvITs	0%	10%	Very High
	<p>#For determining list of the companies eligible under consumption theme the AMC will consider the basic Industry list published by NSE Indices for NIFTY India Consumption Index. Please refer link https://www.niftyindices.com/Methodology/Method_NIFTY_Equity_Indices.pdf for current index methodology document published by NSE Indices.</p> <p>This list is only indicative, and the Scheme will explore to invest in new and emerging areas of companies engaged in consumption and consumption related activities or allied sectors from Sector list provided by AMFI/ SEBI / NSE benchmark.</p>			
	Sl. No.	Type of Instrument	Percentage of exposure	Circular references
	1.	Securities Lending	Upto 20% of net assets in securities lending and not more than 5% of net assets will be deployed with single intermediary.	SEBI Master circular dated June 27, 2024 – Clause 12.11-Stock Lending scheme
	2.	Derivatives for non-hedging purposes	Upto 50% of net assets, including fixed income derivatives *	SEBI Master circular dated June 27, 2024 – Clause 12.25- Norms for investment and disclosure by Mutual Funds in derivatives
	3.	Securitized Debt	Upto 35% of the of debt portfolio of the Scheme excluding foreign securitized debt.	SEBI Master circular dated June 27, 2024 – Clause 12.15-Investment restrictions for securitized debt
	4.	Overseas Securities	NFO : US \$ 50 million in foreign securities and US \$ 20 million in overseas ETFs, subject to guidelines laid down by SEBI. Further, the limits shall be valid for a period of six months from the date of closure of NFO. Ongoing period: The investment in foreign securities shall not exceed 35% of its total assets of the scheme or residual regulatory limit, whichever is lower	SEBI Master circular dated June 27, 2024 – Clause 12.19-Overseas investment
	5.	REITs and InvITs	Upto 10% of the net assets of the scheme	SEBI Master circular dated June 27, 2024 – Clause 12.21-Investments in units of REITs / InvITs
	6.	Debt instruments with special features (AT1 and AT2 Bonds), structured obligations, credit enhancements	The scheme will not invest in these securities	SEBI Master circular dated June 27, 2024 – Clause 12.2-Investment in instruments having special features
	7.	Repo / reverse repo in Corporate debt securities	The gross exposure of the Scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the Scheme or such higher limit as may be specified by SEBI	SEBI Master circular dated June 27, 2024 – Clause 12.18-Participation of mutual funds in repo in corporate debt securities
	8.	Credit Default Swap	The scheme will not invest in these securities	SEBI Master circular dated June 27, 2024 – Clause 12.28-CDS-mutual funds as users (protection buyers)
	9.	Short term deposits with scheduled commercial banks	Upto 15% of net assets, which can be extended to 20% with Trustees approval	SEBI Mutual Funds Master circular dated June 27, 2024 – Clause 12.16-Investment in short term deposits of scheduled commercial banks

ITI Bharat Consumption Fund - Key Information Memorandum

Sl. No.	Type of Instrument	Percentage of exposure	Circular references
10.	Debt Instruments with SO / CE	The scheme will not invest in these securities	SEBI Master circular dated June 27, 2024 – Clause 12.3- Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements.
11.	Investment in Units of Mutual Fund	<ul style="list-style-type: none"> • upto 5% of the net assets of the Scheme • Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund) 	Clause 4 of Seventh Schedule of SEBI Mutual Funds Regulations, 1996

*The Scheme may use derivatives for purposes as may be permitted from time to time and in accordance with Para 12.25 of SEBI Master Circular dated June 27, 2024. The maximum equity derivative exposure will be restricted to 50% of the equity portfolio and maximum debt derivative exposure will be restricted to 50% of the debt portfolio of the Scheme.

The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, REITs/INVTs, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the Scheme. Further, the gross exposure limit will not include cash and cash equivalents having residual maturity of less than 91 days (government securities, repo on government securities and treasury bills).

The Scheme will invest in Overseas securities / Overseas ETFs during NFO and on an ongoing basis. The Scheme may invest an amount of US \$ 50 million in foreign securities and US \$ 20 million in overseas ETFs each as permitted by RBI/SEBI from time to time within a period of 6 months from the NFO closure date. Subject to guidelines laid down by SEBI in Clause 12.19 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds

On an ongoing basis, Subject to guidelines laid down by SEBI in Clause 12.19 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds the Scheme may make investments in overseas securities (i.e. ADRs, GDRs etc.) upto the headroom available without breaching the overseas investments limits, at the Mutual Fund level. Further, pursuant to SEBI letter dated March 19, 2024, the subscription to schemes investing in Overseas ETFs will be temporarily suspended in order to avoid breach of industry-wide limits for investment in overseas ETFs till any further communication is received from SEBI / AMFI in this regard.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of ITI Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of ITI Mutual Fund.

As per the regulatory requirement, the Scheme may deploy NFO proceeds in Tri Party repo before the closure of NFO period. However, the AMC shall not charge any investment management and advisory fees on funds deployed in Tri Party repo during the NFO period.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024 as may be amended from time to time.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers, and placements. The securities could be listed / to be listed, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

Change in Investment Pattern & Portfolio rebalancing:

Rebalancing due to Short Term Defensive Consideration: Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per para 1.14.1.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Rebalancing due to Passive Breaches: Further, as per para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. In case the portfolio of scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:

- I. not be permitted to launch any new scheme till the time the portfolio is rebalanced.
- II. not to levy exit load, if any, on the investors exiting such scheme(s).

Please refer the Scheme Information Document (SID) of the Scheme for further details.

Investment Strategy

The Consumption theme would represent the domestic consumption sectors which are expected to benefit directly or indirectly from the consumption led demand. The Scheme intends to invest predominantly in Equities and Equity Related Securities of companies that are likely to benefit directly or indirectly from consumption and related activities or allied sectors. These companies may directly or indirectly benefit from increase in consumption led demand.

ITI Bharat Consumption Fund - Key Information Memorandum

	<p>The Consumption theme would represent the domestic consumption sectors which are expected to benefit directly or indirectly from the consumption led demand . The Scheme intends to invest predominantly in Equities and Equity Related Securities of companies that are likely to benefit directly or indirectly from consumption and related activities or allied sectors. These companies may directly or indirectly benefit from increase in consumption led demand.</p> <p>Indicative list of sectors/industry falling under consumption theme are as follows:</p> <ul style="list-style-type: none"> • Airlines • Automobile including auto components companies, • Construction Materials • Consumer Durables • Consumer Non-Durables • Consumer Goods • Consumer Services • E-Commerce • Education • Energy • Entertainment • Financial services and banks • Housing Finance Companies • FMCG • Forest Materials • Hospitality • Media & Entertainment • Pharmaceutical and Health Care • Power • Publication • Realty • Retail chains • Services • Telecommunication • Textiles • Trading • Transportation • Travel and tourism • Utilities companies like telecom, power distribution etc. <p>Further, for determining list of the companies eligible under consumption theme the AMC will consider the basic Industry list published by NSE Indices for NIFTY India Consumption Index. Please refer link https://www.niftyindices.com/Methodology/Method_NIFTY_Equity_Indices.pdf for current index methodology document published by NSE Indices.</p> <p>This list is only indicative, and the Scheme will explore to invest in new and emerging areas of companies engaged in consumption and consumption related activities or allied sectors from Sector list provided by AMFI/SEBI / NSE / benchmark.</p> <p>The scheme may invest upto 20% of its total assets in equities and equity related securities of other than companies engaged in domestic consumption space or allied activities.</p> <p>A portion of Scheme may also be invested in IPOs and other primary market offerings that meet the Scheme's investment criteria.</p> <p>The scheme may invest in Debt & Money Market Instruments primarily for Liquidity purposes as well as for the purpose of meeting redemptions. However, the debt part of the portfolio may not necessarily be invested in domestic consumption theme. Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook. The fund will be a style agnostic and a market cap agnostic fund.</p> <p>The Scheme will have an actively managed investment strategy. The portfolio will be built utilising a bottom-up stock selection process, focusing on appreciation potential of individual stocks from a fundamental perspective. The Scheme may also invest a certain portion of its corpus in debt and money market securities. Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook. For more details please read SID.</p>
<p>Risk Profile of the Scheme</p>	<p>Risks associated with investments in Derivatives</p> <p>Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.</p> <p>Risks associated with investing in repo transactions in corporate bonds:</p> <p>The market for the aforesaid product is illiquid. Hence, repo obligations cannot be easily sold to other parties. If a counterparty fails, the scheme would have to take recourse to the collateral provided. If a counterparty fails to repay and the value of the collateral falls beyond the haircut, then the Scheme would be exposed to a loss of interest or principal.</p> <p>Further, if the Scheme needs to take recourse to the debt securities provided as collateral, and the issuer of the debt securities makes a default, the scheme may lose the whole, or substantial portion of the amount. This risk is somewhat mitigated by the fact that only bonds which have credit rating of AA and above can be accepted as collateral for repo transactions.</p> <p>Risks associated with investing in Securities Segment and Tri-party Repo trade settlement</p> <p>The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time i.e. in the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the scheme may lose an amount equivalent to its contribution to the default fund.</p> <p>Risk factors associated with investments in REITs and InvITs;</p> <p>Investment in REITs and InvITs carry Liquidity Risk, Re-investment Risk, Price Risk, Interest Rate Risk, Credit Risk, Regulatory/Legal Risk etc.</p> <p>Risks associated with transaction in Units through stock exchange(s):</p> <p>In respect of transaction in Units of the Scheme through BSE and / or NSE (applicable to the facility to transact in the Units of the Scheme through the Stock Exchange mechanism provided by the AMC), allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by BSE and / or NSE and their respective clearing corporations on which the Fund has no control.</p>

	<p>Risks associated with Restrictions on Redemption: The Trustee and the AMC may impose restrictions on redemptions when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets. Accordingly, such restriction may affect the liquidity of the Scheme and there may be a delay in investors receiving part of their redemption proceeds.</p> <p>Risks associated with investing in foreign securities/ overseas investments/ offshore securities: Subject to necessary approvals, if any and within the investment objectives of the Scheme, the Scheme may invest in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances. Since the Scheme would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of such Scheme.</p> <p>To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management and hedging and portfolio rebalancing and in accordance with conditions as may be stipulated under the Regulations and by RBI from time to time. Investment in Foreign Securities involves a currency risk. To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.</p> <p>Risks associated with Segregated portfolio: The AMC / Trustee shall decide on creation of segregated portfolio of the Scheme in case of a credit event at issuer level i.e. downgrade in credit rating by a Credit Rating Agencies (CRA) or actual default (in case of unrated debt or money market instruments). Accordingly, Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer. The Security comprises of segregated portfolio may not realise any value.</p> <p>Further, Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.</p> <p>For details on risk factors and risk mitigation measures, please refer SID</p>
<p>Plans/Options</p>	<p>The Scheme will have two Plans i.e. Direct Plan and Regular Plan with a common portfolio and separate NAVs.</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.</p> <p>Both Direct and Regular Plan(s) offers two Options, viz., (i) Growth Option; and (ii) IDCW Option (with Payout of Income Distribution cum capital withdrawal option and Reinvestment of Income Distribution cum capital withdrawal option)</p> <p>Under the Growth option, no IDCW will be declared. Under the IDCW option, IDCW may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the SEBI Regulations).</p> <p>If the investor does not clearly specify the choice of option (Growth / IDCW) at the time of investing, it will be treated as a Growth option. If the investor does not clearly specify at the time of investing, the choice of option under IDCW, it will be treated as a Reinvestment of Income Distribution cum capital withdrawal option.</p> <p>In case, the IDCW amount is less than Rs. 500/-, then it will be compulsorily reinvested in the existing plan of the scheme, invested by the investor.</p> <p>The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit-holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW will be due to only those Unit-holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.</p> <p>The Scheme will have two Plans i.e. Direct Plan and Regular Plan with a common portfolio and separate NAVs.</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.</p> <p>Both Direct and Regular Plan(s) offers two Options, viz., (i) Growth Option; and (ii) IDCW Option (with Payout of Income Distribution cum capital withdrawal option and Reinvestment of Income Distribution cum capital withdrawal option)</p> <p>Under the Growth option, no IDCW will be declared. Under the IDCW option, IDCW may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the SEBI Regulations).</p> <p>If the investor does not clearly specify the choice of option (Growth / IDCW) at the time of investing, it will be treated as a Growth option. If the investor does not clearly specify at the time of investing, the choice of option under IDCW, it will be treated as a Reinvestment of Income Distribution cum capital withdrawal option.</p> <p>In case, the IDCW amount is less than Rs. 500/-, then it will be compulsorily reinvested in the existing plan of the scheme, invested by the investor.</p> <p>The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit-holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW will be due to only those Unit-holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.</p> <p>Default Plan Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form. However, if distributor code is mentioned in application form, but "Direct Plan" is mentioned against the Scheme name, the distributor code will be ignored and the application will be processed under "Direct Plan". Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.</p>

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

Sr. no	AMFI Registration Number (ARN) Code mentioned in the application Form / transaction request	Plan as selected in the application form / transaction request	Transaction shall be processed and Units shall be allotted under
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall endeavour to contact the investor/distributor and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Further, in line with AMFI Best Practices Guidelines Circular no. 111/ 2023/ 2024 dated February 02, 2024, in case of invalid ARN code mentioned on the application form, the application will be processed under Direct Plan.

Invalid ARN has been defined to include ARN validity period expired, ARN cancelled /terminated, ARN suspended, ARN Holder deceased, Nomenclature change (as required pursuant to SEBI (Investment Advisers) Regulations, 2013) and not complied by the Mutual Fund Distributor ('MFD'), MFD is debarred by SEBI, ARN not present in AMFI ARN database, ARN not empanelled with AMC

Default Option – Growth

Default facility under IDCW Option – Reinvestment

Applicable NAV (after the scheme opens for subscriptions and redemptions)

Applicable NAV during NFO

The Units are being offered at Rs.10 per Unit during the New Fund Offer Period

Applicable NAV: (After the scheme opens for repurchase & sale):

Subscriptions/Purchases including Switch –ins:

In accordance with provisions of SEBI Master circular dated June 27, 2024, Chapter 8.4 – 'Uniform Cut off Timings for applicability of Net Asset Value of Mutual Fund scheme(s) and/ or plans', the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme (irrespective of application amount), and the following NAVs shall be applied in each case:

In respect of valid applications received upto 3.00 p.m on a business day at the official point(s) of acceptance and funds for the entire amount of subscription / purchase (including switch-in) as per the application are credited to the bank account of the respective scheme before the cut-off time i.e. available for utilization before the cut-off time – the closing NAV of the day shall be applicable.

In respect of valid applications received after 3.00 p.m on a business day at the official point(s) of acceptance and funds for the entire amount of subscription / purchase (including switch-in) as per the application are credited to the bank account of the respective scheme before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable.

Irrespective of the time of receipt of application at the official point(s) of acceptance, where funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the respective scheme before the cut-off time on any subsequent business day i.e. available for utilisation before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable.

For Redemption / switch out under both the Plans

(a) where the application is received upto 3.00 p.m. – the closing NAV of the day; and

(b) where the application is received after 3.00 p.m. – the closing NAV of the next Business Day.

Note: In case the application is received on a Non-Business Day, it will be considered as if received on the Next Business Day. The above mentioned cut off timing shall also be applicable to transactions through the online trading platform.

In case of Transaction through Stock Exchange Infrastructure, the Date of Acceptance will be reckoned as per the date & time; the transaction is entered in stock exchange's infrastructure for which a system generated confirmation slip will be issued to the investor.

COMPUTATION OF NAV:

NAV of the Units will be determined daily or as prescribed by the Regulations. The NAV shall be calculated in accordance with the following formula, or such other formula as may be prescribed by SEBI from time to time.

NAV= (Market/Fair Value of Scheme's Investments + Receivables + Accrued Income + Other Assets – Accrued Expenses – Payables - Other Liabilities)/ Number of units outstanding

Example: If the applicable NAV is Rs. 10.00, and the exit /repurchase load is 2 percent then the sales price will be Rs. 10.20 and the repurchase price will be Rs. 9.80

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Minimum Application amount / Number of units	Purchase	Additional Purchase	Minimum redemption amount / number of units														
	Rs. 5,000 and in multiples of Re.1 thereafter	Rs. 1,000 and in multiples of Rs. 1 thereafter.	Rs. 1,000/- and in multiples of Rs. 1/- thereafter or the account balance, whichever is lower.														
Despatch of Redemption Request	Within 3 working days of the receipt of the redemption request at the authorised centre of the ITI Mutual Fund.																
Benchmark Index	Nifty India Consumption (TRI)																
Dividend/IDCW Policy	Under the IDCW option, the Trustees will endeavour to declare the IDCW subject to availability of distributable surplus calculated in accordance with SEBI Regulations. IDCW amount can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. The actual declaration of IDCW and frequency will, inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of Trustees shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of IDCW nor that IDCW will be paid regularly.																
Name of the Fund Manager	Mr. Rohan Korde & Dhimant Shah																
Name of the Trustee Company	ITI Mutual Fund Trustee Private Limited																
Performance of the Scheme	This Scheme is a new scheme and does not have any performance track record.																
Additional Scheme Related Disclosures	<p>a) Scheme's portfolio holdings: Not applicable as the scheme is a new Scheme</p> <p>b) Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme: Not applicable as the scheme is a new Scheme</p> <p>c) Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly: Not applicable as the scheme is a new Scheme</p> <p>d) Portfolio Turnover Rate: Not applicable as the scheme is a new Scheme</p>																
Expenses of the scheme	<p>Entry Load: Not Applicable Pursuant to SEBI Master circular dated June 27, 2024, no entry load will be charged by the Scheme to the investor. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p> <p>Exit Load –</p> <ul style="list-style-type: none"> 0.50% if redeemed or switched out on or before completion of 3 months from the date of allotment of units Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units <p>Redemption of units would be done on First in First out Basis (FIFO). A switch-out under Systematic Transfer Plan ("STP") or a withdrawal under Systematic Withdrawal Plan ("SWP") shall also attract an Exit Load like any Redemption. Exit Load (net of Goods and Service Tax), if any charged, shall be credited to the Scheme. No exit load will be chargeable in case of switches made between different options of the scheme. Subject to the Regulations, the Trustees retains the right to change / impose an exit load.</p>																
(i) Load Structure																	
(ii) Recurring Expenses	<p>(i) Expenses</p> <p>a. NEW FUND OFFER (NFO) EXPENSES These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, Registrar & Transfer Agents expenses, printing and stationary, bank charges etc. as per Para 10.1.12 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the NFO expenses shall be borne by the AMC/ Sponsors as applicable. and the same shall not be charged to the Scheme.</p> <p>b. ANNUAL SCHEME RECURRING EXPENSES These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar & Transfer Agent's fee, marketing and selling costs etc. as given in the table specified below: The AMC has estimated that upto 2.25% of the daily net assets of the Scheme, will be charged to the Scheme as expenses. For the actual current expenses being charged, the Investor should refer to the website of the AMC http://www.itiamc.com/statutory-disclosure/total-expense-ratio.</p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Expenses Head</th> <th>(% p.a. of Daily Net Assets* (Estimated p.a.))</th> </tr> </thead> <tbody> <tr> <td>i.</td> <td>Investment Management & Advisory Fees</td> <td rowspan="5">Upto 2.25%</td> </tr> <tr> <td>ii.</td> <td>Trustee Fees</td> </tr> <tr> <td>iii.</td> <td>Audit Fees</td> </tr> <tr> <td>iv.</td> <td>Custodian Fees</td> </tr> <tr> <td>v.</td> <td>Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants</td> </tr> </tbody> </table>			Sr. No.	Expenses Head	(% p.a. of Daily Net Assets* (Estimated p.a.))	i.	Investment Management & Advisory Fees	Upto 2.25%	ii.	Trustee Fees	iii.	Audit Fees	iv.	Custodian Fees	v.	Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants
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ITI Bharat Consumption Fund - Key Information Memorandum

Sr. No.	Expenses Head	(% p.a. of Daily Net Assets* (Estimated p.a.))
vi.	Marketing & Selling expenses incl. agent commission and statutory advertisement	Upto 2.25%
vii.	Costs related to investor communications	
viii.	Cost of fund transfer from location to location	
xi.	Cost towards investor education & awareness (at least 0.02 percent)	
xii.	Brokerage & transaction cost pertaining to distribution of units	
xiii.	Goods and Services tax on expenses other than investment and advisory fees	
xiv.	Goods and Services tax on brokerage and transaction cost	
xv.	Other Expenses# (to be specified as per Reg 52 of SEBI MF Regulations)	
xiv.	Goods and Services tax on brokerage and transaction cost	
xv.	Other Expenses# (to be specified as per Reg 52 of SEBI MF Regulations)	
A.	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.25%
B.	Additional expenses under regulation 52 (6A) (c)	Upto 0.05%
C.	Additional expenses for gross new inflows from specified cities under Regulation 52(6A)(b)	Upto 0.30%

Any other expenses which are directly attributable to the Schemes, may be charged within the overall limits as specified in the Regulations, except those expenses which are specifically prohibited as per Regulations.

These estimates have been made in good faith as per the information available to the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations. The AMC may incur actual expenses which may be more or less than those estimated above under any head and/or in total. Type of expenses charged shall be as per the SEBI Regulations.

The total expenses of the Scheme including the investment management and advisory fee shall not exceed the limit stated in Regulation 52 of the SEBI (MF) Regulations.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/ charged under Direct Plan.

***Impact of TER on Scheme returns (for both Direct and Regular plans)**

Particulars		Regular Plan	Direct Plan
Opening AUM	a	10,000,000	10,000,000
Opening NAV	b	10.0000	10.0000
O/s Units	C=a/b	1,000,000	1,000,000
Market Value of Investment (Assumed)	d	10,002,650	10,002,650
NAV before charging Expense Ratio	e=d/c	10.0027	10.0027
Total Expense Ratio in %	f	2.00%	1.50%
Total Expense Ratio in value	g=e*f	0.0005	0.0004
Closing NAV	h=e-g	10.0022	10.0023
Returns without expense Ratio	i	9.67%	9.67%

The above illustration is purely given to explain the impact of the expense ratio on a scheme's return and should not be construed as an indicative return of the scheme.

Notes:

- The above computation assumes no investment/ redemption made during the year. The investment is made in the Growth option of the scheme.
- The above computation is simply to illustrate the impact of expenses of the schemes. The actual expenses** charged to the schemes will not be more than the amount that can be charged to the scheme as mentioned in this SID.
- It is assumed that expenses charged are evenly distributed throughout the year. Tax impact on customers has not been considered due to the individual nature of this impact.
- Calculations are based on one day NAV and actual returns may differ from those considered above.

The current expense ratios will be updated on the AMC website and on the AMFI website at least three working days prior to the effective date of the change. The exact web link for TER is <http://www.itiamc.com/statutory-disclosure/total-expense-ratio>.

Goods and Services tax on expenses other than the investment management and advisory fees, if any, shall be charged to the Scheme within the maximum limit of total expense ratio as prescribed under regulation 52 of the SEBI (MF) Regulations. Goods and Services tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI (MF) Regulations.

ITI Bharat Consumption Fund - Key Information Memorandum

	<p>' In terms of SEBI Master circular dated June 27, 2024, Chapter 10 – 'Loads, fees, charges and expenses', , the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives.</p> <p>The total expenses of the Scheme including the investment management and advisory fee shall not exceed the limits stated in Regulation 52(6) which are as follows:</p> <ul style="list-style-type: none"> (i) On the first Rs. 500 crores of the daily net assets – 2.25%; (ii) On the next Rs. 250 crores of the daily net assets – 2.00%; (iii) On the next Rs. 1,250 crores of the daily net assets – 1.75%; (iv) On the next Rs. 3,000 crores of the daily net assets – 1.60%; (v) On the next Rs. 5,000 crores of the daily net assets – 1.50% (vi) On the next Rs. 40,000 crores of the daily net assets – Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof. (vii) On the balance of the assets – 1.05%; <p>In addition to the limits specified in Regulation 52 (6) of SEBI Regulations, the following costs or expenses may be charged to the Scheme:</p> <p>Brokerage and transaction cost incurred for the purpose of execution shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage & transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.</p> <p>Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI/AMFI from time to time are at least –</p> <ul style="list-style-type: none"> (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: <p>Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the Scheme shall be charged on proportionate basis: Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.</p> <p>Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment. Provided further that, additional TER can be charged based on inflows only from retail investors from B30 cities in terms of Master circular dated June 27, 2024, Chapter 10 – 'Loads, fees, charges and expenses'. For this purpose inflows of amount upto Rs. 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor". Investors may kindly note that SEBI vide its letter no. SEBI/HO/IMD-SEC 3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI vide letter no. 35P/MEM-COR/85-a/2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 until further notice.</p> <p>Goods and Services tax on investment management and advisory fees shall be charged to the Scheme, in addition to the above expenses, as prescribed under the SEBI (MF) Regulations. All Scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its Associate, Sponsor, Trustee or any other entity through any route. However, expenses that are very small in value but high in volume may be paid out of AMC's books at actuals or not exceeding 2 bps of respective Scheme AUM, whichever is lower. A list of such miscellaneous expenses will be as provided by AMFI in consultation with SEBI.</p>	
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the paragraph on 'Taxation' in the Statement of Additional Information and also independently refer to their tax advisor.	
Daily Net Asset Value (NAV) Publication	The AMC will calculate and disclose the first NAV of the Scheme within 5 business days from the date of allotment. Subsequently, the AMC will calculate and disclose the NAVs on all the Business Days. The AMC shall update the NAVs on its website (www.itiadc.com) and on the Association of Mutual Funds in India - AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day..	
For Investor Grievances please contact	Name and Address of Registrar	KFin Technologies Limited Karvy Selenium Tower B, Plot No. 31 & 32, Gachibowli, Financial District Nanakramguda, Serilingampally, Hyderabad 500032
	Name and Address of Investor Relation Officer of ITI Asset Management Limited	Ms. Nimisha Keny ITI Asset Management Limited ITI House, 36, Dr. R. K. Shirodkar Marg, Parel, Mumbai - 400 012. Phone No. : 022-69153527 Toll Free No. : 1800-266-9603 Email id : mfassist@itiorg.com
Unitholders' Information	Account Statements: An applicant whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialized form and the asset management company shall issue to such applicant, a statement of accounts specifying the number of units allotted by way of e-mail and / or sms to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application. The asset management company shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.	

Consolidated Account Statement (CAS):

Consolidated account statement for each calendar month shall be issued, on or before 15th day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month.

Pursuant to SEBI Master circular dated June 27, 2024, Chapter 14.4-'Dispatch of Statement of Accounts', following additional disclosure(s) shall be provided in CAS issued for the half year (ended September / March):

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

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

- The AMC shall identify common investors across fund houses by their permanent account number (PAN) for the purposes of sending CAS.
- In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS.
- The transactions viz. purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option, systematic investment plan, systematic withdrawal plan and systematic transfer plan, carried out by the Unit holders shall be reflected in the CAS on the basis of PAN.
- The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.
- Pursuant to SEBI Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014, Depositories shall generate and dispatch a single consolidated account statement for investors (in whose folio the transaction has taken place during the month) having mutual fund investments and holding demat accounts.
- Based on the PANs provided by the asset management companies / mutual funds' registrar and transfer agents (AMCs/MF-RTAs), the Depositories shall match their PAN database to determine the common PANs and allocate the PANs among themselves for the purpose of sending CAS. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS. In other cases (i.e. PANs with no demat account and only MF units holding), the AMCs/ MF-RTAs shall continue to send the CAS to their unit holders as is being done presently in compliance with the Regulation 36(4) of the SEBI (Mutual Funds) Regulations.
- Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered in the Depository system.

Half Yearly Consolidated Account Statement

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

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

Annual report:

The Annual Report or Abridged summary thereof in the format prescribed by SEBI will be hosted within four months from the date of closure of the relevant accounting year (i.e. March 31st each year) on AMC's website (www.itiamc.com) and on the website of AMFI (www.amfiindia.com). The Annual Report or Abridged Summary thereof will also be sent by way of e-mail to the Unit holder's registered e-mail address. Unit holders, who have not registered their email address, will have an option of receiving a physical copy of the Annual Report or Abridged summary thereof.

The AMC will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit holder. Physical copies of the report will also be available to the Unit holders at the registered office at all times. The AMC will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC's website (www.itiamc.com) and on the website of AMFI (www.amfiindia.com) and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the of the scheme wise annual report or abridged summary thereof. The link for Annual Report is <https://www.itiamc.com/statutory-disclosure>

Monthly portfolio Disclosure:

The Mutual Fund shall disclose portfolio of the Scheme on the website of the AMC "www.itiamc.com" and Association of Mutual Funds in India "www.amfiindia.com" along with ISIN (of scheme and benchmark) on a monthly basis as on last day of each month, on or before tenth day of the succeeding month. The link of Fund website for Monthly portfolio is <https://www.itiamc.com/statutory-disclosure>

Half yearly portfolio Disclosure:

The Mutual Fund shall within 10 days from the close of each half year (i.e. 31st March and 30th September), host a soft copy of its Scheme Portfolio on its website "www.itiamc.com". The Mutual Fund shall also publish an advertisement disclosing the hosting of such half-yearly Scheme Portfolio on its website, in at least one

English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The Scheme Portfolio shall also be displayed on the website of AMFI. The physical copy of the Scheme Portfolio Statement shall be made available to the Unit holders on request.

The link of Fund website for Monthly/Half yearly portfolio is <https://www.itiamc.com/statuory-disclosure>

The Link of AMFI website is amfiindia.com/investor-corner/online-center/portfoliodisclosure

Half-Yearly Results:

The Fund and asset management company shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited / audited financial results on its website.

The Fund shall give an advertisement disclosing the hosting of the financial results on the website and in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the regional language where the Corporate Office of the Fund is situated. The link of Fund website for Half Yearly Result is <https://www.itiamc.com/statuory-disclosure>

Risk-o-meters/ Procut labelling

Pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020, the AMC shall assign risk level of the scheme based on the scheme characteristics at the time of launch of scheme. Any change in risk-o meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. Further, the AMC shall evaluate Risk-o-meter on a monthly basis and shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on AMC website <https://www.itiamc.com/statuory-disclosure> and on AMFI website within 10 days from the close of each month. The AMC shall also disclose the risk level of all schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website. The table of scheme wise changes in Risk-o-meter shall also be disclosed in scheme wise Annual Reports and Abridged summary thereof.

Scheme Summary Document

The AMC will provide on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document will be uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine-readable format)

The link for Scheme Summary Document on our website is <https://www.itiamc.com/statuory-disclosure>

Investment by the Designated Employees of AMC in the Scheme:

Pursuant to para 6.10 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated June 27, 2024 pertaining to 'Alignment of interest of Designated Employees of AMC's with the Unitholders of the Mutual Fund Schemes', investors are requested to note that a part of compensation of the Designated Employees of AMC, as defined by SEBI, shall be mandatorily invested in units of the schemes in which they have a role/oversight effective October 01, 2021. Further, investors are requested to note that such mandatory investment in units of the scheme shall be made on the day of payment of salary and in proportion to the AUM of the schemes in which such Designated Employee has a role/oversight. AMC shall ensure compliance with the provisions of the said circular and further, the disclosure of such investment shall be made at monthly aggregate level showing the total investment across all relevant employees in scheme on website of AMC at <https://www.itiamc.com/statuory-disclosure>. Further, in accordance with the said regulatory requirement, the minimum application amount and minimum redemption amount as specified for the scheme will not be applicable for investment made in scheme in compliance with the aforesaid guidelines.

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INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM

I. General Instruction

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

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

The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction/changes if made in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes. The Application Form number/Folio number should be written by the Investors on the reverse of the cheques and bank drafts accompanying the Application Form. Applications incomplete in any respect are liable to be rejected. ITI Asset Management Company Limited (the AMC)/ITI Trustee Company Private Limited (Trustee) have absolute discretion to reject any such Application Forms.

II. Application Information

- Name should be given in full without any abbreviations. Preferably write exactly as it appears in your Bank Account or as it appears in the incorporation document as the case may be.
- Name, Date of birth of the Minor, Name of Parent/Legal Guardian and relationship with minor is mandatory for investment on behalf of Minor applicant.
- Name of the Contact Person, email and Telephone No. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
- The signature should be in English or in any of the Indian languages. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Application by minor should be signed by the guardian. In case of H.U.F., the Karta should sign on behalf of the H.U.F.
- The designated Investor Service Center/Collection Center will affix time stamp/manual stamp and return the acknowledgement slip from the application form, to acknowledge receipt of the Application. No separate receipt will be issued for the application money.
- Please fill in all the fields to prevent rejection of your Application Form. Please refer to the checklist provided herein to ensure that the necessary details and attachments are made available. The application complete in all respects along with the cheque/fund transfer instructions must be submitted to the nearest designated Investor Service Center/Collection Center. Applications which are incomplete, invalid in any respect or not accompanied by cheque or fund transfer instructions for the amount payable are liable to be rejected.
- Investors must write the Application Form number/Folio number on the reverse of the cheques accompanying the Application Form.
- Direct application** - Investors are requested to mention the correct distributor Code in the Application Form. In case, the investor is directly applying, then they should clearly mention "DIRECT" in the column mentioned Name and Distributor Code, in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed Broker Code, unit holder should cancel the ARN No/Broker Code, write 'DIRECT' in the said column and it should also be counter signed by the First unit holder.
- Employee Unique Identification Number (EUIIN):** SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of Mutual Fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing Mutual Fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form.
However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIIN of the Sales Person (if any) in the EUIIN space.
- In case of NRI investment, complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/FIIs should necessarily state their overseas address failing which application may be rejected. In addition, Indian address should be stated for correspondence.
- Investment through constituted Attorney should necessarily be signed by the constituted Power of Attorney holder.
- The minor shall only be the sole Unit holder in a folio. Joint holding is not allowed. Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian. Details of the natural parent viz., father or mother or court appointed legal Guardian must be mentioned for investments made on behalf of a minor. In case of Legal Guardian, please submit attested copy of the court appointment letter, affidavit etc. to support.
- E-mail Communication:** Investor should ensure that the email id provided is that of First/Sole holder or his/her Family member. Family means spouse, dependent children, Dependant Sibling or dependent parents. This email address and mobile no. provided shall be registered in the folio for all communications. In case, this section is left blank, the email id and mobile no.

of the First / Sole Holder available in the KYC records shall be registered in the folio. First / Sole Holder in the folio must provide their own email address and mobile number for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.

If the AMC / RTA finds that the email address / mobile number provided may not be of the actual investor or the same appears incorrect / doubtful, the AMC/RTA shall not capture / update such email address / mobile number in the folio. In such case, intimation will be sent to the investor to provide the correct email address/mobile number through a KYC change request form or other permissible mode.

- In the event the application has more than one investor and the mode of holding is not specified in the application form, the default option for holding would be considered to be "Joint". However, in all such cases, communications, proceeds of all Income Distribution cum Capital Withdrawal/redemption will be paid to the first named holder.
- In case an investor opts to hold the Units in demat form, the applicant(s) details mentioned in Section 9, should be the same as appearing in demat account held with a Depository Participant.
- In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/network and Politically Exposed Person (PEP)* status mentioned under section 4 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

The said details are mandatory for both Individual and Non Individual applicants.

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

- Legal Entity Identifier number update:** As per the RBI circular "Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems" vide notification RBI/2020-21/82 DPSS.CO.OD No.901/06.24.001/2020-21 dated 5th January 2021. RBI vide this notification has decided to introduce the LEI system for all payment transactions of value INR 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). From April 1, 2021, it will be mandatory to include 20-digit Legal Entity Identifier (LEI) information while initiating any transaction of value INR 50 crore and above by entities (non-Individual).

III. FATCA & CRS Details

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the folio(s) or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID/Number. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. The Fund/AMC reserves the right to reject any application or compulsorily redeem the units held directly or beneficially in case the applicant/investor fails to furnish the relevant information and/or documentation or is found to be holding units in contravention of the FATCA provisions.

IV. Implementation of Aadhaar & PAN Requirements

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

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

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

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

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

- If PAN is not submitted, following documents to be submitted
- Any one Officially Valid Document (OVD) containing name, identity and address details
- Recent Photograph

- Any other document including in respect of the nature of business and financial status of the client as may be required by the reporting entity

Officially Valid Documents (OVD)

- Passport
- Driving Licence
- Voter's Identity Card
- NREGA Job Card duly signed by an officer of State Government
- Letter issued by National Population Register containing details name, address
- Any other document as notified by Central Government in consultation with Regulator

V. Bank Account Details

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

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

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

VI. Investment Details

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

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

1. Systematic Investment Plan (SIP):

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

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

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

2. Investment through MICRO SIP:

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

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

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

VII. Mode of Payment

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

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

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

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

- Payment through Stock invest, outstation cheques and cash will not be accepted
- As per AMFI best practice guidelines on 'Risk mitigation process against third party cheques in mutual fund subscriptions', ITI Mutual Fund shall not accept applications for subscriptions with third party payment instruments. For further

information please refer SAI.

- The cheque should be drawn in favor of "ITI BHARAT CONSUMPTION FUND" and should be crossed 'Account Payee Only'
- Returned cheques will not be presented again for collection and the accompanying application will be rejected
- Single cheque for investments in multiple Schemes and multiple cheques for investments in Single Scheme will not be accepted.
- In case of investment through electronic mode (RTGS/Transfer letter), you are requested to contact the nearest AMC/Karvy ISC for the Bank Account Number to which the purchase/additional purchase amount is to be credited.
- NRI/FIL's:**

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

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

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

10. Third Party Payments

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

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

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

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

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

VIII. Payment of Redemption/Income Distribution cum Capital Withdrawal

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

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

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

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

IX. Purchase/Redemption of Units through Stock Exchange Infrastructure

Investors can purchase and redeem units of the on Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and on the BSE STAR MF

System of Bombay Stock Exchange Ltd. (BSE). Please refer Scheme Information Document(s) of the Scheme(s) for further details.

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

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

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

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

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

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

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

Grounds for rejection of ASBA applications

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

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

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

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

- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including IPV with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.itiamc.com.
- The Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforementioned circulars/circulars issued by SEBI in this regard from time to time. The Fund shall upload the details of the investors on the system of the KYC Registration Agency ("KRA"). The Registrar & Transfer Agent of the Fund viz. Karvy Computershare Private Limited ("Karvy") may also undertake the KYC of the investors on behalf of the Fund. On receipt of the KYC documents from the Fund, the KRA shall send a letter to the investor within SEBI stipulated timelines, confirming the details thereof.
- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary but can submit the letter/acknowledgment issued by the KRA.
- It is mandatory for intermediaries including mutual funds to carry out IPV of its new investors. The IPV carried out by any SEBI registered intermediary can be relied upon by the Fund. ITI Asset Management Limited and NISM/AMFI certified distributors who are Know Your Distributor (KYD) compliant

are authorized to undertake the IPV for mutual fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

- Existing KYC compliant investors of the Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
- Application Form not accompanied by KYC Application Form or letter/acknowledgment issued by KRA may be rejected by the Fund. The KYC compliance status will be validated with the records of the KRA. AMC reserves the right to call for any additional information from the investors/applicant/reject applications/subsequent application in order to fulfil the requirements of PMLA norms prescribed by SEBI/PMLA Regulation from time to time.

Implementation of Central KYC (CKYC)

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

Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalisation of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to note the following changes, from February 1, 2017.

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

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

XII. Ultimate Beneficial Owner (UBO)

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

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

- a) more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;
- b) more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership or,
- c) more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals
- d) In case of Trust, beneficial owners of the trust needs to be known by determining the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
- e) In case the Investor is a listed company or a subsidiary where the majority is held by a listed company, then the details of shareholders or beneficial owners is not required.
- f) The identification of beneficial ownership in case of Foreign Portfolio Investors (FPIs), their sub-accounts and Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012.

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

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

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

XIII. Non Profit Organization (NPO) declaration

Non Profit Organization (NPO) declaration is mandatory if the entity or organisation is falling under " Non Profit organisation" (NPO) which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961) and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

XIV. Transaction Charge in respect of Applications Routed through Distributors/Brokers

- In terms of SEBI circular no. CIR/IMD/DF/13/2011 dated August 22, 2011, as amended from time to time, Transaction Charge per subscription of Rs. 10,000/- and above shall be charged to the investors w.e.f. November 1,

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

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

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

XV. Nomination Details

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

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

hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/Fund/Trustees shall not be under any obligation to transmit the units in favour of the Nominee.

7. Nomination shall be maintained at the folio/account level and shall be applicable for all schemes in the folio/account.
8. A Nominee cannot be a resident of USA/Canada.
9. Applications are liable to be rejected w.e.f. October 01, 2022, wherein details of nomination or intention to opt out of nomination has not been provided.
10. Nomination is not allowed in a folio of a Minor unitholder.
11. Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.
12. Every new nomination for a folio/account shall overwrite the existing nomination, if any.
13. Nomination shall stand rescinded upon the transfer of units.
14. Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
15. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

XVI. Declaration and Signatures

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

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

6. NON PROFIT ORGANIZATION (NPO) DECLARATION:

We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013). Yes No

If yes, please quote Registration No. of Darpan portal of Niti Aayog.

If not, please register immediately and confirm with the above information. Failure to get the above confirmation or registration with the portal as mandated, wherever applicable will force ITI Mutual Fund / ITI Asset Management Limited to register your entity name in the above portal and may report to the relevant authorities as applicable. We are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

7. BANK ACCOUNT DETAILS (For Redemption/Income Distribution cum Capital Withdrawal if any). (Mandatory to attach proof, in case the payout bank account is different from the bank account)

Bank A/c. No. A/c. Type Savings Current NRE NRO FCNR

Bank Name

Branch Name City PIN Code

MICR Code IFSC Code
9 digit code appears on your Cheque next to your Cheque No. 11 character code appearing on your Cheque leaf

8. INVESTMENT DETAILS: Scheme/Plan/Option

Scheme Plan (Please) Regular Direct

Option Growth IDCW# Reinvest IDCW# Payout (Default Option will be Growth in case option is not selected or in case of any ambiguity.)
 # Income Distribution cum Capital Withdrawal

9. LUMP SUM - PAYMENT DETAILS

Mode Cheque DD RTGS/NEFT Fund Transfer Cheque/DD/UTR/Ref. No. Dated

Amount (figures) (₹) (words)

Pay-in A/c no. Account type Savings NRO NRE Current FCNR Others

Drawn on bank/branch name & address

MICR Code (9 Digit) IFSC Code (11 Digit)

10. SIP DETAILS Opted for SIP: Yes No (In case, you have opted for SIP, it is mandatory to submit SIP Registration Form.)

10A. SIP THROUGH POST DATED CHEQUES

No. of cheques enclosed including first cheque Drawn on Bank and Branch

Account type Cheque No. should be in continuous series From To

11. UNIT HOLDING OPTION Demat Mode* Physical Mode (Default)

* Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode.

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

* Investor opting to hold units in Demat Form, may provide a copy of the DP statement enable us to match Demat details as stated in the Application Form.

12. NOMINATION DETAILS (Mandatory) Please tick Nominee Opt-In or Nominee Opt-Out as appropriate.

Nominee Opt-In: I/We hereby nominate the below mentioned nominee to receive the amounts to my/our credit in event of my/our death. I/We also understand that all payments and settlements made to such Nominee shall be a valid discharge by the AMC/Mutual Fund/Trustee Company.

Nominee Name & Address	PAN of Nominee/Guardian	Allocation (%) ‡	Date of Birth of Nominee*	Nominee Relation With Investor*	Guardian Name (in case Nominee is Minor)	Guardian Relation with Nominee	Sign of Nominee/Guardian (in case Nominee is Minor)
Nominee 1							
Nominee 2							
Nominee 3							

‡ the aggregate total should be 100%. * Mandatory

OR

Nominee Opt-Out: I/We hereby confirm that I/we do not wish to appoint any nominee(s) for my mutual fund units held in my/our mutual fund folio and understand the implications/issues involved in non-appointment of any nominee(s) and am/are further aware that in case of my demise/death of all the unitholders in the folio, my/our legal heirs would need to submit all the requisite documents issued by the Court or such other competent authority, as may be required by the Mutual Fund/AMC for settlement of death claim / transmission of units in favour of the legal heir(s), based on the value of the units held in the mutual fund folio(s).

SIGNATURE(S)

Sole/First Applicant/Guardian	Second Applicant	Third Applicant

(Mandatory signed by all the unit holders irrespective of mode of holding.)

13. DECLARATION & SIGNATURES

Having read and understood the contents of the Scheme Information Document, Statement of Additional Information, Key Information Memorandum and subsequent amendments and agreed to the contents thereto, including the section on "Who cannot invest", "Prevention of Money Laundering" and "Know Your Customer". I/We hereby apply to the Trustee of ITI Mutual Fund for units of the Scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the Scheme and provide any additional information, as may be required. I/We further declare, I am/we are authorised to invest the amount & that the amount invested by me/us in the above mentioned Scheme(s) is derived through legitimate sources and is not held or designed for the purpose of contravention of any acts, rules, regulations or any statute or legislation or any other applicable laws issued by any statutory authority. I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any Regulation, including SEBI. It is expressly understood that I/We have the express authority from our constitutional documents to invest in the units of the Scheme(s) and the AMC/Trustee/Fund would not be responsible if the investment is ultra vires thereto and the investment is contrary to the relevant constitutional documents. I/We agree that in case my/our investment in the Scheme(s) is equal to or more than 25% of the corpus of the Scheme, then ITI Asset Management Ltd. has full right to refund the excess to me/us to bring my/our investment below 25%. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investments. I/We hereby authorise ITI Mutual Fund, its Investment Manager and its agents to disclose details relating to me or my investments to my bank(s)/ITI Mutual Fund's bank(s) and/or Distributor/Broker/Investment Advisor and to verify my/our bank details provided, or to disclose to such service providers as may be required for the regular conduct of business. I/We hereby authorize you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, update to such information as and when provided by me/us to ITI Mutual Fund/AMC to any Indian or foreign governmental or statutory or judicial authorities/agencies, the tax/revenue authority and other investigation agencies without obligation, including any service providers of the Fund/AMC for regular conduct of business. I/We authorise ITI Mutual Fund to reject the application, reverse the units credited/redeem units created at applicable NAV, restrain me/us from making any further investment in any of the Schemes, recover/debit my/our folios(s) with the penal interest and take any appropriate action against me/us in case the cheque(s)/payment instrument is/are returned by my/our banker for any reason whatsoever or if any of the above specified information is found to be false, untrue, misleading or misrepresenting.

I/We also undertake to keep you informed in writing about any changes to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

I/We hereby, further agree that the Fund can directly credit all the Income Distribution cum Capital Withdrawal payouts and redemption amount to my bank details given above. I/We hereby confirm that I/We have not been offered/communicated any indicative portfolio and/or any indicative yield by the Fund/AMC/its distributor for this investment. I/We hereby declare that the particulars stated above are correct.

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 is being recommended to me/us. I/We further agree that the Fund/AMC can send us all types of SMS relating to the products offered by them, unless specifically disallowed by me/us.




Applicable to investors who have not opted for nomination facility – I/We hereby confirm that it is my/our informed decision not to avail the nomination facility offered by ITI Mutual Fund.

I/We confirm that I am/We are not resident(s) of United States under the laws of United States or resident(s) of Canada. In case of change to this status, I/We shall notify the AMC, in which event the AMC reserves the right to redeem my/our investments in the Scheme(s).

I/We are aware that ITI Mutual Fund and its service providers and bank are authorized to process transactions by debiting my/our bank account through Direct Debit / NACH facility. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform ITI Mutual Fund/RTA about any changes in my/our bank account. I/We confirm that the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments in rolling 12 months period or financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (applicable for "Micro investments" only). I/We hereby authorize the bank to honour such payments for which I/We have signed and endorsed the Mandate Form.

Applicable to NRI only: I/We confirm that I am/We are Non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels from funds in my/our Non-Resident External/Ordinary Account/FCNR Account. Please (✓) (including amount of Additional Purchase Transaction made in future)

Repatriation Non-Repatriation

		SIGNATURE(S) as per ITI Mutual Fund Records		
Date	<input type="text" value="DDMMYYYY"/>			
Place	<input type="text"/>	Sole/First Applicant/Guardian/ PoA/Authorised Signatory	Second Applicant/PoA	Third Applicant/PoA

CHECKLIST FOR DOCUMENTATION

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

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

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

* As per SEBI (FPI) Regulations, 2019, FPIs can invest in Indian Securities only through Stock Brokers and in Demat mode only.

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

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

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM

I. General Instruction

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

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

The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction/changes if made in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes. The Application Form number/Folio number should be written by the Investors on the reverse of the cheques and bank drafts accompanying the Application Form. Applications incomplete in any respect are liable to be rejected. ITI Asset Management Company Limited (the AMC)/ITI Trustee Company Private Limited (Trustee) have absolute discretion to reject any such Application Forms.

II. Application Information

- Name should be given in full without any abbreviations. Preferably write exactly as it appears in your Bank Account or as it appears in the incorporation document as the case may be.
- Name, Date of birth of the Minor, Name of Parent/Legal Guardian and relationship with minor is mandatory for investment on behalf of Minor applicant.
- Name of the Contact Person, email and Telephone No. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
- The signature should be in English or in any of the Indian languages. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Application by minor should be signed by the guardian. In case of H.U.F., the Karta should sign on behalf of the H.U.F.
- The designated Investor Service Center/Collection Center will affix time stamp/manual stamp and return the acknowledgement slip from the application form, to acknowledge receipt of the Application. No separate receipt will be issued for the application money.
- Please fill in all the fields to prevent rejection of your Application Form. Please refer to the checklist provided herein to ensure that the necessary details and attachments are made available. The application complete in all respects along with the cheque/fund transfer instructions must be submitted to the nearest designated Investor Service Center/Collection Center. Applications which are incomplete, invalid in any respect or not accompanied by cheque or fund transfer instructions for the amount payable are liable to be rejected.
- Investors must write the Application Form number/Folio number on the reverse of the cheques accompanying the Application Form.
- Direct application** - Investors are requested to mention the correct distributor Code in the Application Form. In case, the investor is directly applying, then they should clearly mention "DIRECT" in the column mentioned Name and Distributor Code, in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed Broker Code, unit holder should cancel the ARN No/Broker Code, write 'DIRECT' in the said column and it should also be counter signed by the First unit holder.
- Employee Unique Identification Number (EUIIN):** SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of Mutual Fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing Mutual Fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form.
However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIIN of the Sales Person (if any) in the EUIIN space.
- In case of NRI investment, complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/FIIs should necessarily state their overseas address failing which application may be rejected. In addition, Indian address should be stated for correspondence.
- Investment through constituted Attorney should necessarily be signed by the constituted Power of Attorney holder.
- The minor shall only be the sole Unit holder in a folio. Joint holding is not allowed. Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian. Details of the natural parent viz., father or mother or court appointed legal Guardian must be mentioned for investments made on behalf of a minor. In case of Legal Guardian, please submit attested copy of the court appointment letter, affidavit etc. to support.
- E-mail Communication:** Investor should ensure that the email id provided is that of First/Sole holder or his/her Family member. Family means spouse, dependent children, Dependant Sibling or dependent parents. This email address and mobile no. provided shall be registered in the folio for all communications. In case, this section is left blank, the email id and mobile no.

of the First / Sole Holder available in the KYC records shall be registered in the folio. First / Sole Holder in the folio must provide their own email address and mobile number for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.

If the AMC / RTA finds that the email address / mobile number provided may not be of the actual investor or the same appears incorrect / doubtful, the AMC/RTA shall not capture / update such email address / mobile number in the folio. In such case, intimation will be sent to the investor to provide the correct email address/mobile number through a KYC change request form or other permissible mode.

- In the event the application has more than one investor and the mode of holding is not specified in the application form, the default option for holding would be considered to be "Joint". However, in all such cases, communications, proceeds of all Income Distribution cum Capital Withdrawal/redemption will be paid to the first named holder.
- In case an investor opts to hold the Units in demat form, the applicant(s) details mentioned in Section 9, should be the same as appearing in demat account held with a Depository Participant.
- In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/network and Politically Exposed Person (PEP)* status mentioned under section 4 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

The said details are mandatory for both Individual and Non Individual applicants.

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

- Legal Entity Identifier number update:** As per the RBI circular "Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems" vide notification RBI/2020-21/82 DPSS.CO.OD No.901/06.24.001/2020-21 dated 5th January 2021. RBI vide this notification has decided to introduce the LEI system for all payment transactions of value INR 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). From April 1, 2021, it will be mandatory to include 20-digit Legal Entity Identifier (LEI) information while initiating any transaction of value INR 50 crore and above by entities (non-Individual).

III. FATCA & CRS Details

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the folio(s) or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID/Number. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. The Fund/AMC reserves the right to reject any application or compulsorily redeem the units held directly or beneficially in case the applicant/investor fails to furnish the relevant information and/or documentation or is found to be holding units in contravention of the FATCA provisions.

IV. Implementation of Aadhaar & PAN Requirements

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

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

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

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

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

- If PAN is not submitted, following documents to be submitted
- Any one Officially Valid Document (OVD) containing name, identity and address details
- Recent Photograph

- Any other document including in respect of the nature of business and financial status of the client as may be required by the reporting entity

Officially Valid Documents (OVD)

- Passport
- Driving Licence
- Voter's Identity Card
- NREGA Job Card duly signed by an officer of State Government
- Letter issued by National Population Register containing details name, address
- Any other document as notified by Central Government in consultation with Regulator

V. Bank Account Details

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

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

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

VI. Investment Details

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

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

1. Systematic Investment Plan (SIP):

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

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

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

2. Investment through MICRO SIP:

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

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

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

VII. Mode of Payment

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

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

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

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

- Payment through Stock invest, outstation cheques and cash will not be accepted
- As per AMFI best practice guidelines on 'Risk mitigation process against third party cheques in mutual fund subscriptions', ITI Mutual Fund shall not accept applications for subscriptions with third party payment instruments. For further

information please refer SAI.

- The cheque should be drawn in favor of "ITI BHARAT CONSUMPTION FUND" and should be crossed 'Account Payee Only'
- Returned cheques will not be presented again for collection and the accompanying application will be rejected
- Single cheque for investments in multiple Schemes and multiple cheques for investments in Single Scheme will not be accepted.
- In case of investment through electronic mode (RTGS/Transfer letter), you are requested to contact the nearest AMC/Karvy ISC for the Bank Account Number to which the purchase/additional purchase amount is to be credited.

8. NRI/FII's:

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

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

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

10. Third Party Payments

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

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

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

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

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

VIII. Payment of Redemption/Income Distribution cum Capital Withdrawal

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

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

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

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

IX. Purchase/Redemption of Units through Stock Exchange Infrastructure

Investors can purchase and redeem units of the on Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and on the BSE STAR MF

System of Bombay Stock Exchange Ltd. (BSE). Please refer Scheme Information Document(s) of the Scheme(s) for further details.

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

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

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

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

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

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

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

Grounds for rejection of ASBA applications

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

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

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

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

- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including IPV with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.itiamc.com.
- The Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforementioned circulars/circulars issued by SEBI in this regard from time to time. The Fund shall upload the details of the investors on the system of the KYC Registration Agency ("KRA"). The Registrar & Transfer Agent of the Fund viz. Karvy Computershare Private Limited ("Karvy") may also undertake the KYC of the investors on behalf of the Fund. On receipt of the KYC documents from the Fund, the KRA shall send a letter to the investor within SEBI stipulated timelines, confirming the details thereof.
- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary but can submit the letter/acknowledgment issued by the KRA.
- It is mandatory for intermediaries including mutual funds to carry out IPV of its new investors. The IPV carried out by any SEBI registered intermediary can be relied upon by the Fund. ITI Asset Management Limited and NISM/AMFI certified distributors who are Know Your Distributor (KYD) compliant

are authorized to undertake the IPV for mutual fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

- Existing KYC compliant investors of the Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
- Application Form not accompanied by KYC Application Form or letter/acknowledgment issued by KRA may be rejected by the Fund. The KYC compliance status will be validated with the records of the KRA. AMC reserves the right to call for any additional information from the investors/applicant/reject applications/subsequent application in order to fulfil the requirements of PMLA norms prescribed by SEBI/PMLA Regulation from time to time.

Implementation of Central KYC (CKYC)

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

Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalisation of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to note the following changes, from February 1, 2017.

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

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

XII. Ultimate Beneficial Owner (UBO)

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

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

- a) more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;
- b) more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership or,
- c) more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals
- d) In case of Trust, beneficial owners of the trust needs to be known by determining the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
- e) In case the Investor is a listed company or a subsidiary where the majority is held by a listed company, then the details of shareholders or beneficial owners is not required.
- f) The identification of beneficial ownership in case of Foreign Portfolio Investors (FPIs), their sub-accounts and Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012.

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

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

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

XIII. Non Profit Organization (NPO) declaration

Non Profit Organization (NPO) declaration is mandatory if the entity or organisation is falling under " Non Profit organisation" (NPO) which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961) and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

XIV. Transaction Charge in respect of Applications Routed through Distributors/Brokers

- In terms of SEBI circular no. CIR/IMD/DF/13/2011 dated August 22, 2011, as amended from time to time, Transaction Charge per subscription of Rs. 10,000/- and above shall be charged to the investors w.e.f. November 1,

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

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

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

XV. Nomination Details

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

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

6. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/Fund/Trustees shall not be under any obligation to transmit the units in favour of the Nominee.
7. Nomination shall be maintained at the folio/account level and shall be applicable for all schemes in the folio/account.
8. A Nominee cannot be a resident of USA/Canada.
9. Applications are liable to be rejected w.e.f. October 01, 2022, wherein details of nomination or intention to opt out of nomination has not been provided.
10. Nomination is not allowed in a folio of a Minor unitholder.
11. Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.
12. Every new nomination for a folio/account shall overwrite the existing nomination, if any.
13. Nomination shall stand rescinded upon the transfer of units.
14. Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
15. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

XVI. Declaration and Signatures

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

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

SYSTEMATIC INVESTMENT PLAN (SIP)

Registration Cum Mandate Form with Goal SIP & Top-Up Facility

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



Application No. **S**

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

*Investors should mention the EUIN of the person who has advised the investor. If left blank, the fund will assume following declaration by the investor.
 "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction."
 Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. For Direct investments, please mention 'Direct' in the column 'Name & Distributor Code'.

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

Folio No. Application No.

1st/Sole Unit Holder Name

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

Scheme ITI Plan (Please ✓) Regular Direct
 Option: Growth IDCW# Reinvest IDCW# Payout (Default Option will be Growth in case option not selected or in case of any ambiguity.)
 # Income Distribution cum Capital Withdrawal

3. SIP DETAILS

SIP TYPE: SIP with first installment through cheque SIP without first installment
 Enrolment Period: From Date To Date (Note: Enrollment period should be less than or equal to 40 years.)
 First SIP Installment via: Cheque No. Drawn on Bank and Branch
 Amount: ₹ A/c. No.
 Each SIP Amount: ₹ Amount in Words
 Frequency: Daily (SIP) Weekly (SIP) Monthly (SIP)
 (Please ✓) All Business Days (Please mention any day between Monday to Friday) Date: Preferred Debit Date (Any day from 1st to 28th of the month)

4. ITI GOAL SIP- DO YOU WANT TO ALLOCATE A GOAL FOR YOUR SIP: Yes No [if yes please select (✓) your goal]

Please specify your goal amount ₹ Kids Marriage Kids Education Retirement Planning (Default) Tax Savings
 Dream House Dream Car Dream Vacation Others

5. UNIT HOLDING OPTION Demat Mode* Physical Mode (Default)

*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode.
 NSDL DP Name DP ID Beneficiary Account No.
 CDSL DP Name Beneficiary Account No.
 *Investor opting to hold units in Demat Form, may provide a copy of the DP statement enable us to match Demat details as stated in the Application Form.

6. SIP TOP-UP FACILITY (You can start SIP Top-Up Facility after minimum 6 Months from 1st SIP)

All Applicants have to submit NACH mandate and will need to fill the maximum amount in line with Top Up amount, SIP amount & tenure.
 Top-up Amount: (₹) (minimum ₹500/- & in multiples of ₹500/- only) Top-up Start Month: Top-up End Month:
 Frequency: (Please ✓) Half Yearly Yearly (Default)

7. DECLARATION & SIGNATURE(S)

I/We declare that the particulars furnished here are correct. I/We authorize ITI Mutual Fund acting through its service providers to debit my/our bank account towards payment of SIP installments and/or any lumpsum payments through an Electronic Debit arrangement/NACH (National Automated Clearing House) as per my request from time to time. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/we would not hold the user institution responsible. I/We will also inform ITI Mutual Fund about any changes in my bank account. This is to inform you that I/We have registered for making payment towards my investments in ITI Mutual Fund by debit to my/our account directly or through NACH. I/We hereby authorize to honour such payments and have signed and endorsed the Mandate Form. Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account. I also hereby agree to read the respective SID and SAI of the mutual fund before investing in any scheme of ITI Mutual Fund using this facility.

SIGNATURE(S) as per ITI Mutual Fund Records.

Date <input type="text"/>	<input type="text"/>	<input type="text"/>
Place <input type="text"/>	<input type="text"/>	<input type="text"/>
Sole/First Unit Holder/Guardian	Second Unit Holder	Third Unit Holder



ONE TIME BANK MANDATE (NACH/OTM/Direct Debit Mandate Form)

UMRN FOR OFFICE USE ONLY Date

Tick (✓)
 CREATE
 MODIFY
 CANCEL

Sponsor Bank Code Utility Code

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

Bank a/c number

with Bank Name of customers bank IFSC or MICR

an amount of Rupees Amount in words ₹

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

PAN Phone No.

Scheme Name ALL SCHEMES OF ITI MUTUAL FUND Email ID

Note: Maximum period of validity of this mandate is 40 years only.
 I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD
 From To

Signature Primary Account holder Signature of Account holder Signature of Account holder

1. Name as in bank records 2. Name as in bank records 3. Name as in bank records

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

TERMS AND CONDITIONS

1. Please refer SID for minimum SIP investment amount under each Scheme.
2. Please refer the Key Information Memorandum (KIM) and Scheme Information Document (SID) of the respective Scheme for applicable NAV, risk factors, load (exit/entry) and other information on the respective Scheme before investing.
3. Complete Application form and SIP Enrollment Form along with the first cheque should be submitted to the AMC/KFin Tech ISCs.
4. Investors should mandatorily give a cheque for the first Installment. The first cheque should be drawn on the same bank account which is to be registered for NACH. Alternatively, the cheque may be drawn on any bank, for which investor should provide a photocopy of the cheque or cancelled cheque of the bank/branch for which NACH is to be registered.
5. First SIP cheque and subsequent SIP Installments via NACH should be of the same amount.
6. If any chosen day falls on a non business day, the next business day will be considered as the transaction date.
7. Incorrect/Incomplete applications are liable to be rejected.
8. ITI Asset Management Ltd. reserves the right to reject any application without assigning any reason thereof and the Trustee reserves the right to change/modify the terms and conditions of SIP.
9. NACH instructions will take a minimum of one month for registration with the bank and hence the first debit will be carried out only after one month, on the SIP date mentioned on the form. The AMC reserves the right to modify the SIP period depending on the one month period for registration to ensure minimum number of installments as mentioned in SID.
10. The mandate registration form will be submitted through National Automated Clearing House (NACH) and Banks participating in Direct Debit Facility. This facility is offered to investors having Bank accounts in select banks mentioned in the link under Product and Services tab The Banks <http://www.npci.org.in/> in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. We will inform you on such discontinuation.
11. In case investors bank account is available under NACH Facility, registration will be done through NACH platform.
12. Existing Unit holders in Scheme(s) of ITI Mutual Fund are required to submit only the SIP NACH Mandate. Existing unit holders should note that the unit holder's details & the mode of holding will be as per the existing account. New investors, who wish to enroll for SIP through NACH, should fill the Common Application Form & SIP NACH Mandate.
13. Initial cheque should be drawn on any bank, which is situated at & is a member of the Banker's Clearing House located at the place where the SIP application is submitted or payable at par & should participate in local MICR clearing. Please contact the nearest designated Investor Service Centre for the updated list. For outstation applications, the initial DD has to be payable at the nearest AMC locations. No outstation cheques will be accepted. The cheque should be drawn in favor of the Scheme chosen (e.g. Pay ***** [Scheme name] & crossed "A/c Payee Only").
14. Payments will be accepted by NACH mode. For this purpose, investors/unit holders are required to give NACH Mandate Form to debit their bank accounts at periodic intervals & credit the subscription proceeds to ITI Mutual Fund Bank Account.
15. Returned/Dishonored cheque/NACH Rejects will not be presented again for collection. If the 1st installment cheque is dishonored, the SIP processing/registration will be rejected.
16. The SIP Enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the bank account is closed and no request for change in bank account has been submitted.
17. If investor has not provided the SIP frequency/period/date, the default SIP frequency would be Monthly & the SIP installments would be the minimum number of installments of the respective Schemes as specified in the SID. The default date will be considered as 7th of the month for Monthly option.
18. If an Existing investor wants to enroll in another Scheme & continue for the existing folio, then the investor has to submit a duly filled & signed SIP NACH Mandate along with the first cheque (if investment is in the new Scheme).
19. You can choose to discontinue this facility by giving 30 Calendar days written notice to any of AMC/Registrar Investor Service centers.
20. Request for change in bank mandate to be submitted atleast 30 Calendar days before the due date of next SIP installment.
21. The bank account provided for NACH (Debit) should be in the list of banks participating in NACH.
22. MICR code or IFSC code should be mandatory filled on NACH mandate, MICR code starting and/or ending with 000 are not valid for NACH.
23. The investor agrees to abide by the terms and conditions of NACH facility of NPCI as applicable at the time of investment and as may be modified from time to time.
24. The investor undertakes to keep sufficient funds in the account till the date of execution of the debit. The investor hereby declares that the particulars given overleaf are correct and complete. If the date of debit to the investors account happens to be a non Business day as per the fund, execution of the debit will not happen on the day of the holiday and allotment of Units will happen as per the terms and conditions listed in the concerned SID. The Fund, its Registrars, Auto Debit Banks and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riots, strike, mutiny, revolution, fire, flood, fog, war, change of government policies, unavailability of banks computer system, force majeure events or any other cause of peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them.
25. Investors will not hold ITI Asset Management Ltd., its registrars, banks and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to the local holidays or any other reason.
26. ITI Asset Management Ltd. reserves the right to reject any application without assigning any reason thereof.
27. Incorrect, incomplete or ambiguous forms will not be accepted and will be returned to the investor within 10 business days via normal post.
28. To avail of SIP in separate Schemes via NACH facility, an investor will have to fill a separate form for each Scheme. A single form cannot be used for different Schemes simultaneously.
29. As per Prevention of Money Laundering Act 2002, it is mandatory for all investors to be KYC compliant. For more details please refer point on "Instructions to Investor" for Filling up the Application Form.
30. As per NPCI circular NPCI/ NACH/OC No.012/2023-24 dated December 29, 2023, mandate is to be issued for a maximum duration of 40 years from the date of issuance of mandate.
31. **Employee Unique Identification Number (EUIIN):**
SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of Mutual Fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory

transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing Mutual Fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIIN of the Sales Person (if any) in the EUIIN space.

32. **SIP Top-Up:** An investor can select this facility to increase the amount of the SIP installment by a fixed amount at pre-defined intervals during the tenure of the SIP. The features, terms and conditions for availing 'Top-Up' facility are as follows:

1. This facility shall be available under all the Schemes where SIP facility is being offered.
2. SIP Top-up will be allowed in case of Micro Investments subject to the condition that total investments including SIP Top-up by the investor does not exceed 50,000/- in a rolling 12 months period or in a financial year i.e. April to March i.e. the limit on Micro Investments.
3. The minimum Top-up amount is Rs. 500/- and in multiples of Rs. 500/- thereafter.
4. If the investor does not specify the Top-up amount, the default amount for Top-up will be considered as Rs. 500/-; and the application form shall be processed accordingly.
5. SIP Top-Up facility can be availed at half yearly and yearly intervals. In case the Top-Up frequency is not specified, Default will be considered as yearly frequency.
6. SIP Top-up facility is currently available only for SIP registration and installment payments made directly with the fund and through modes like NACH/ECS/Auto Debit mode.
7. SIP Top up facility is currently not available for SIP registration made through (i) Post-dated cheques (PDCs), (ii) Channel Partners, (iii) Exchanges and (iv) ISPs.
8. Top-Up facility would be available to all existing and new SIP enrolments. Existing investors who have enrolled for SIP are also eligible to avail Top-Up facility and will be required to submit 'Systematic Investment Plan (SIP) with Top-Up Facility' at least 30 calendar days prior to the Top-Up start month. In case the request is not received at least 30 days prior to the SIP date, the Top-up will be applicable from the next effective SIP installment.
9. Once enrolled, in case the investor wants to modify the Top-up details, the investor must cancel the existing SIP Top-up and enroll for a new SIP Top-up with the desired Top-up details.
10. SIP Top-up facility can be started after minimum 6 months from the date of 1st SIP for both New and Existing SIP Investors. If the end-date of the Top-up facility is not mentioned the Top-up facility will be continued till the tenure of the SIP. For example, if the SIP is registered till 2099, and the end date of the Top-up facility is not mentioned, then the Top-up will continue till 2099.
11. In case, the SIP Top up is cancelled, the SIP will be ceased.
12. SIP Top Up facility can be availed by Existing Investors who have already registered any SIP with the fund, after a gap of 6 months from the date of submission of such Top Up application request and after the subsequent cycle date SIP has been processed. For Example if for an Existing SIP, the First SIP date is 15th of each Month from Jan 2019; and the Top-Up application request is submitted on 22nd Feb, 2019. The Next SIP date will be 15th of March, 2019; therefore the Top Up will start after 6 Months from 15th of September, 2019.
13. All other terms & conditions applicable for regular SIP Facility will also be applicable to Top-up Facility.

An Illustration: The Top-Up facility will work as follows:

Details of SIP registered	Details of Top-up opted for
• Fixed SIP Installment amount: ₹ 5,000/-	Example:
• SIP Period: 01-April-2019 till 31-March-2022 (3 years)	• Top-Up Amount: ₹ 1,000/-
• SIP Date: 1st of every month (36 installments)	• Top-Up Frequency: Every 6 months

Based on above details, SIP Installments shall be as follows:

Installment No(s).	SIP Installment (in ₹) (A)	Top-Up amount (in ₹) (B)	Monthly SIP Installment amount after Top-up (in ₹) (A+B)
1 to 6	5000	NA	5000
7 to 12	5000	1000	6000
13 to 18	6000	1000	7000
19 to 24	7000	1000	8000
25 to 30	8000	1000	9000
31 to 36	9000	1000	10000* *(At-least amount to be filled on NACH Mandate)

The Trustee/AMC reserves the right to change/ modify the terms and conditions of the "Top Up Facility" at a later date on a prospective basis.

33. **Terms & Conditions - SIP:**
We help you to record the financial goal you are investing for. Investors can now record the specific financial goal the investor is endeavoring to achieve using the investment in specific scheme/plan. Unit holders are requested to note that:
- Only one financial goal can be indicated per scheme/plan.
 - In case a different financial goal is indicated for a subsequent investment in the same scheme/Plan within the same folio, the earlier financial goal would be over written.
 - Goal Amount & type of Goal are mandatory for each Goal SIP Application. Default option will be Retirement Planning where no Goal is selected. If no Goal amount is mentioned on the SIP application in section 3, then the SIP will be registered as a regular SIP & not as Goal SIP.
 - Investors may kindly note that the status of Goal sip cannot be changed once registered. Investors will have a choice to discontinue the Goal SIP with a prior notice of 30 days.
 - All other conditions generally applicable for SIP shall also be applicable for Goal SIP.
- Investors should seek generally advice if in doubt about whether the Scheme is suitable to meet their Financial Goals.**

INSTRUCTIONS TO FILL THE NACH DEBIT MANDATE FORM

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

Toll Free Number:
1800-266-9603

Non Toll Free Number:
022-69153500

Email:
mfassist@itiorg.com

Website:
www.itiamc.com

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

**APPLICATION FORM FOR AUTO SWITCH REQUEST TO
ITI BHARAT CONSUMPTION FUND – NFO**

Please read instructions before filling this form

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

Investment Manager: ITI Asset Management Limited,
ITI House, Building no. 36, Dr. R. K. Shirodkar Marg,
Parel, Mumbai 400 012. CIN : U67100MH2008PLC177677



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

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

EUIN Declaration: I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

First/Sole Unit Holder/ Guardian	Second Unit Holder/Guardian	Third Unit Holder/Guardian
----------------------------------	-----------------------------	----------------------------

1. EXISTING UNIT HOLDER INFORMATION (The details in our records under the folio number mentioned will apply for this application.)

Folio No.

Name of 1st/Sole Unit Holder

2. ADDITIONAL PURCHASE

Scheme: Plan: Regular Direct

Option Growth IDCW# Reinvest IDCW# Payout (Default Option will be Growth in case option is not selected or in case of any ambiguity.)

IDCW# Frequency Sub-Options: [Please tick (✓) any one]: Daily Weekly Fortnightly Monthly Quarterly Half Yearly Annually

IDCW# Frequency Sub-Options are applicable for below schemes only:

• ITI Liquid Fund and ITI Overnight Fund: Daily, Weekly, Fortnightly, Monthly and Annually (Daily and Weekly are not applicable for IDCW# Payout.) (Default Frequency will be Daily Reinvestment of IDCW#, in case frequency is not selected or in case of any ambiguity.)

• ITI Dynamic Bond Fund: Monthly, Quarterly, Half Yearly and Annually. (Default Frequency will be Monthly Reinvestment of IDCW#, in case frequency is not selected or in case of any ambiguity.)

• ITI Conservative Hybrid Fund: Quarterly, Half Yearly and Annually. (Default Frequency will be Quarterly Reinvestment of IDCW#, in case frequency is not selected or in case of any ambiguity.)

Income Distribution cum Capital Withdrawal.

Core Banking A/c No.: A/c. Type: Please (✓) NRE Current Savings NRO

Cheque / DD / UTR No. & Date	Amount of Cheque / DD / RTGS / NEFT in figures (₹)	Net Purchase Amount	Drawn on Bank / Branch	Pay-In Bank A/c No. (For Cheque Only)

TRANSACTION CHARGES: In case, the additional purchase amount is ₹10,000 or above and distributor has opted to receive transaction charges, ₹100/- will be deducted from the Purchase amount and paid to the distributor. Units shall be allotted for the balance amount only.

Income Distribution cum Capital Withdrawal

2a. DEMAT ACCOUNT DETAILS – Mandatory for units in Demat Mode. Please ensure that the sequence of names as mentioned as given in folio, matches as per the Depository Details.

National Securities Depository Limited (NSDL)		Central Depository Services (India) Limited (CDSL)	
DP Name: <input type="text"/>	DP Name: <input type="text"/>	DP ID N <input type="text"/>	16 Digit A/C No. <input type="text"/>
Benef. A/C No. <input type="text"/>			

Enclosures: Please (✓) Client Masters List (CML) Transaction cum Holding Statement Delivery Instruction Slip (DIS)

3. SWITCH REQUEST

From Scheme : ITI Plan: Regular Direct

Option: Growth (Default) IDCW# Payout IDCW# Reinvest

IDCW# Frequency Sub-Options: [Please tick (✓) any one]: Daily Weekly Fortnightly Monthly Quarterly Half Yearly Annually

Amount (in figures) (₹): Or Units (in figures): Or All Units

Amount (in words):

To Scheme: ITI BHARAT CONSUMPTION FUND Plan: Regular Direct

Option: Growth (Default) IDCW# Payout IDCW# Reinvest

Income Distribution cum Capital Withdrawal

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

Received Application from Mr. / Ms. / M/s. _____ as per details below:

Scheme Name and Plan : ITI BHARAT CONSUMPTION FUND (AUTO SWITCH OUT APPLICATION FORM)

Payment Details:

Amount (Rs) :

Cheque / DD No.: Dated

Bank & Branch :

Date & Stamp of Collection Centre / ISC

4. DECLARATION AND SIGNATURES / THUMB IMPRESSION OF APPLICANT(S)

Having read and understood the contents of the Scheme Information Document of the Scheme and Statement of Additional Information and subsequent amendments thereto including the section on who cannot invest, "Prevention of Money Laundering" and "Know Your Customer", I/We hereby apply to the Trustee of ITI Mutual fund for units of the Scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the Scheme. I/We further declare, I am/we are authorised to invest the amount & that the amount invested by me/us in the above mentioned Scheme is derived through legitimate sources and is not held or designed for the purpose of contravention of any acts, rules, regulations or any statute or legislation or any other applicable laws or notifications, directions issued by the governmental or statutory authority from time to time. I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any Regulation, including SEBI. It is expressly understood that I/We have the express authority from our constitutional documents to invest in the units of the Scheme(s) and the AMC/Trustee/Fund would not be responsible if the investment is ultra vires thereto and the investment is contrary to the relevant constitutional documents. I/We agree that in case my/our investment in the Scheme(s) is equal to or more than 25% of the corpus of the Scheme, then ITI Asset Management Ltd., Investment Manager to the ITI Mutual Fund, has full right to refund the excess to me/us to bring my/our investment below 25%. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investments. I/We hereby authorise ITI Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s)/ITI Mutual Fund's bank(s) and/or Distributor/Broker/Investment Advisor. I/We hereby authorize you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, update to such information as and when provided by me/us to ITI Mutual Fund/ITI Asset Management Limited to any Indian or foreign governmental or statutory or judicial authorities/agencies, the tax/revenue authority and other investigation agencies without obligation on advising me/us of the same. I/We authorise ITI Mutual Fund to reject the application, reverse the units credited/redeem units created at applicable NAV, restrain me/us from making any further investment in any of the Schemes of the fund, recover/debit my/our folios(s) with the penal interest and take any appropriate action against me/us in case the cheque(s)/payment instrument is/are returned by my/our banker for any reason whatsoever.

I/We undertake that these investments are my/our own and acknowledge that AMC reserves the right to call for such other additional information/documents as required to comply with PMLA/KYC/FATCA norms. I/We hereby, further agree that the Fund can directly credit all the Income Distribution cum Capital Withdrawal payouts and redemption amount to my bank details given above. I/we hereby confirm that I/We have not been offered/communicated any indicative portfolio and/or any indicative yield by the Fund/AMC/its distributor for this investment. I/We hereby declare that the particulars stated above are correct.

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 is being recommended to me/us. I/We further agree that the Fund/AMC can send us all types of SMS relating to the products offered by them.

Applicable to unit holders who have not opted for nomination facility. I/We hereby confirm that it is my/our informed decision not to avail the nomination facility offered by ITI Mutual Fund.

I/We confirm that I am/We are not resident(s) of United States under the laws of United States or resident(s) of Canada. In case of change to this status, I/We shall notify the AMC, in which event the AMC reserves the right to redeem my/our investments in the Scheme(s).

I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor/SEBI-Registered Investment Adviser.

I hereby authorize the representatives of ITI Asset Management Limited and its Associates to contact me through any mode of communication. This will override registry on DND/DNDC, as the case may be.

Applicable to NRI only: I/We confirm that I am/We are Non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels from funds in my/our Non-Resident External/Ordinary Account/FCNR Account. Please (✓) (Including amount of Additional Purchase Transaction made in future) Repatriation Non-Repatriation

SIGNATURE(S)			
Date	<input type="text" value="DDMMYYYY"/>		
Place	<input type="text"/>		
	Sole/First Applicant/Guardian/ PoA/Authorised Signatory	Second Applicant/PoA	Third Applicant/PoA

(Mandatorily signed by all the unit holders irrespective of mode of holding.)

INSTRUCTIONS

- Auto Switch facility is a Special facility available to the existing investors having investments in Specified Schemes of ITI Mutual Fund only during the New Fund Offering (NFO) period whereby investors can switch their units from such Specified Schemes at the specified date during the NFO Period.
- Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the Scheme which is available at all the Designated Investor Service Centers (ISCs), Brokers/Distributors and on our website www.itiamc.com carefully before investing.
- This Auto Switch Form can be used only by Existing Unit holders having investments in specified schemes of ITI Mutual Fund to switch their units. ITI Mutual Fund reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time. For eligible/specified transferor scheme please refer to SID.
- Existing unit holders having investments in schemes other than specified schemes and wish to switch their investments have to fill up Switch Section of the Application Form.
- The application for Auto Switch will be processed on the closing day of the NFO.
- All valid Auto Switch request would be treated as switch out/redemption for the Transferor Scheme.
- The units from the Specified Transferor Scheme will be switched, subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme will be allotted at the NFO Price of the Scheme on the Specified Schemes allotment date.
- Unit holder are required to maintain clear balance in accordance with amount specified in the Auto Switch Application Form on the execution date. In case of insufficient balance in the account/folio, the application for Auto Switch will be rejected.
- Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.
- The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the DP (registered with NSDL/CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the Beneficiary account number of the applicant with the DP. In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to Demat form.
- For Direct Investments, please mention "Direct" in the column "Name & Broker Code/ARN".
- This facility will not be available for units which are under any Lien/Pledged or any lock-in period.
- The application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny/verification at the back office of the Registrar.
- ITI Mutual Fund reserves the right to withdraw this amend or withdraw this facility or change the procedures from time to time.
- Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Income Distribution cum Capital Withdrawal Payout), by default, the units will be allotted under the Growth Option of the Plan.
- Investors subscribing under Direct Plan of the ITI Bharat Consumption Fund will have to indicate the Scheme/Plan name in the application form as "ITI Bharat Consumption Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan.
- Employee Unique Identification Number (EUIIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.

Mutual Fund investments are subject to market risks, read all Scheme related Documents carefully.

Toll Free Number: 1800-266-9603	Non Toll Free Number: 022-69153500	Email: mfassist@itiorg.com	Website: www.itiamc.com
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UBO/CONTROLLING PERSONS' DETAILS (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

Category (Please tick applicable category): Unlisted Company Partnership Firm Liability Liability Partnership
 Unincorporated association/body of individuals Public Charitable Trust Religious Trust Private Trust
 Trust created by a Will Others (please specify _____)

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

Does your company/entity have any individual person(s) who holds direct/indirect controlling ownership above the prescribed threshold limit? Yes No (Refer 3(iv) of Part C)

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

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

Details	UBO1	UBO2	UBO3
Name of UBO/SMO*			
UBO Code (Refer 3(iv) (A) of Part C)			
UBO/SMO Country of Tax Residency*~			
UBO/SMO PAN*			
UBO/SMO Address	_____	_____	_____
	_____	_____	_____
	Zip [][][][][][][][][]	Zip [][][][][][][][][]	Zip [][][][][][][][][]
	State: _____	State: _____	State: _____
	Country: _____	Country: _____	Country: _____
UBO/SMO Address Type	<input type="radio"/> Residential <input type="radio"/> Business <input type="radio"/> Registered Office	<input type="radio"/> Residential <input type="radio"/> Business <input type="radio"/> Registered Office	<input type="radio"/> Residential <input type="radio"/> Business <input type="radio"/> Registered Office
UBO/SMO Tax ID/Equivalent Id No.* (For Foreign National, TIN to be provided)			
UBO/SMO Email			
UBO/SMO Mobile			
UBO/SMO Tax ID Type			
UBO/SMO City of Birth*			
UBO/SMO Country of birth*			
UBO/SMO Occupation Type	<input type="radio"/> Service <input type="radio"/> Business <input type="radio"/> Others _____	<input type="radio"/> Service <input type="radio"/> Business <input type="radio"/> Others _____	<input type="radio"/> Service <input type="radio"/> Business <input type="radio"/> Others _____
SMO Designation*			
UBO/SMO Nationality			
UBO/SMO Father's Name			
UBO/SMO PEP*	<input type="radio"/> PEP <input type="radio"/> Related to PEP <input type="radio"/> Not a PEP	<input type="radio"/> PEP <input type="radio"/> Related to PEP <input type="radio"/> Not a PEP	<input type="radio"/> PEP <input type="radio"/> Related to PEP <input type="radio"/> Not a PEP
UBO/SMO Gender	<input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Others	<input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Others	<input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Others
UBO/SMO 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
% of Holding of Controlling Persons [§]			
UBO/SMO KYC Complied [#]			

* Mandatory

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

If UBO/SMO is KYC compliant, KYC proof to be enclosed. Else PAN or any other valid identity proof must be attached. Position/Designation like Director/Settlor of Trust/ Protector of Trust to be specified wherever applicable.

§ 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 require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the 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 us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. 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 read and understood the information requirements and the Terms and Conditions mentioned in this Form (read alongwith the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby agree and confirm to inform ITI Asset Management Company Limited/ITI Mutual Fund/Trustees for any modification to this information promptly.

Name

Designation

Signature	Signature	Signature	Place Date

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) - 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 fulfils 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; 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 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.
	Explanation - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- <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

- (1) 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
- (2) an investment entity defined in clause (1) of these instructions
- (3) 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) Income Distribution cum Capital Withdrawal,
 - (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
 - (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.
- (vi) Owner documented FI
An FI meets the following requirements:
- (a) The FI is an FI solely because it is an investment entity;
 - (b) The FI is not owned by or related to any FI that is a depository institution, custodial institution, or specified insurance company;
 - (c) The FI does not maintain a financial account for any non participating FI;
 - (d) The FI 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 FI that holds its interest through a participating FI, a deemed-compliant FI (other than an owner-documented FI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

- (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:

- (1) More than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;
- (2) More than 10% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- (3) 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 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

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 (UBO):	
UBO 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

- (v) Specified U.S. person – A U.S person other than the following:
- (1) a corporation the stock of which is regularly traded on one or more established securities markets;

- (2) 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);
- (3) the United States or any wholly owned agency or instrumentality thereof;
- (4) 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;
- (5) 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;
- (6) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (7) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (8) 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);
- (9) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (10) 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;
- (11) 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;
- (12) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (13) 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.

- (vii) Direct reporting NFE
A direct reporting NFE means a NFE 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)t
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

**APPLICATION SUPPORTED BY
BLOCKED AMOUNT (ASBA) FORM**

ITI BHARAT CONSUMPTION FUND
(An open ended equity scheme following consumption theme)



Long-term wealth creators

Please read ASBA instructions before filling the Form

New Fund Offer Opens on: February 06, 2025	New Fund Offer Closes on: February 20, 2025	Scheme re-opens: on or before March 06, 2025
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All sections should be Filled in English and in BLOCK LETTERS only.

Application No.

Distributor/RIA Code	Sub-Distributor Code	Internal Code for Sub-Broker/Employee	EUIN	SCSB	SCSB IFSC	Syndicate Member Stamp & Code	SCSB Branch Serial No.
ARN-	ARN-						

Upfront commission shall be paid directly by the unit holder to the AMFI registered Distributors based on the unit holders' assessment of various factors including the service rendered by the distributor.

EUIN Declaration: I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

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

1. APPLICANT'S DETAILS (Names should be in the same sequence as appearing in your Demat Account. In case of discrepancies, the Application is liable to get rejected.)

Name of First/Sole Applicant Mr. Ms. M/s. Minor Individual Non Individual

PAN/PEKRN

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

Mr. Ms. Name

PAN/PEKRN*

CONTACT DETAILS OF FIRST APPLICANT

Land Line No. (STD Code + Tel. No.) Mobile No.

E-mail Address

Name of Second Applicant Mr. Ms.

Name

PAN/PEKRN*

Name of Third Applicant Mr. Ms.

Name

PAN/PEKRN*

Mode of Holding in Demat Account: Single Joint Anyone or Survivor

* PAN/PEKRN is mandatory.

2. INVESTMENT DETAILS:

Scheme ITI Bharat Consumption Fund **Plan** (Please ✓) Regular Direct

Option Growth IDCW# Reinvest IDCW# Payout
Default Option will be Growth in case option not selected or in case of any ambiguity.

3. BANK ACCOUNT DETAILS FOR BLOCKING OF FUNDS (MANDATORY)

Bank A/c. No. A/c. Type Savings Current NRE NRO FCNR

Bank Name

Branch Name **City** **Pin Code**

MICR Code **RTGS IFSC Code** **NEFT IFSC Code**

9 digit code appears on your Cheque next to your Cheque No.

For Rupees Two lakhs and above

11 character code appearing on your Cheque leaf

Amount to be Blocked (₹ in figures) **(In words)**



Acknowledgement Slip
(To be filled in by the Applicant)

Application No.

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

Tel. No. Mobile

Scheme Name **ITI Bharat Consumption Fund** Plan Option

ASBA Form Dated **DDMMYYYY** Amount to be Blocked (₹)

Amount in words

SCSB (Bank) (Branch)

Bank Account No. Submission Date **DDMMYYYY**

SCSB Stamp, Signature,
Date & Time of Form submission

LIST OF OFFICIAL POINTS OF CONTACTS/ACCEPTANCE OF TRANSACTIONS

OFFICE OF ITI ASSET MANAGEMENT LIMITED : ASSAM: 5H, 5th Floor, Dihang Arcade, ABC,G S Road, **Guwahati** -781005. • **BIHAR:** 403, 4th Floor, Ashiana Hariniwas, New Dak Bunglow Road, **Patna** - 800 001. • **CHANDIGARH:** SCO No.2469-2470, 1st floor, Sector 22 C, **Chandigarh** - 160022. • **GUJARAT:** 102, 6th Avenue, Nr. Mithakali Cross Road, Above SBI Bank, Navrangpura, **Ahmadabad** - 380009. • Emerald ONE- C 274, 2nd Floor, Windward Business Hub, Jetalpur Road, Alkapuri, **Vadodara** - 390 007. • **JHARKHAND:** 106, 1st Floor, Satya Ganga Arcade, Lalji Hirji Road, **Ranchi**-834001. • 8th Sanghi Maision, 1st Floor, Near Ram Mandir Area, Main Road Bistupur, **Jamshedpur** - 831001. • **KARNATAKA:** Office No. 809, 8th Floor, Prestige Meridi-an-I, M G Road, **Bengaluru** - 560001. • **KERALA:** TC No: 2/5363, Kunnumpuram, Ambujavilams Road, **Trivandrum**-695001. • P M Arcade, 1st Floor, Near Panthal cake Shop, Kaloor Kadavanthra Road, **Kochi** -682017. • **MADHYA PRADESH:** 120 Starlit Tower 1st Floor, 29/1 Y N Road, Opposite SBI, **Indore**-452002. • **MAHARASHTRA:** 310, Jalaram Business centre, Ganjawala Lane, Above Axis Bank, Near Ganjawala Circle, Borivali West, **Mumbai** - 400092. • 89 Ararat, Shop No 1, Ground Floor, Nagindas Master Road, Opp Axis Bank, Near Dwarka Hotel, Fort, **Mumbai** - 400001. • Aditya Centeegra, Office No.18, 3rd Floor, Dnyaneshwar Paduka Chowk, Ferguson College Rd, Shivaji Nagar, **Pune** - 411 004. • **NEW DELHI:** Office No: 704-705, 7th Floor, Ashoka Estate Building, Barakhamba Road, Connaught Place, **New Delhi** - 110001. • **ORISSA:** Plot No 381/5/A, 1st Floor, 5 Janpath Road, Behind Kalsi Petrol Pump, Kharvel Nagar, **Bhubaneswar** - 751001. • **PUNJAB:** S.C.O 8,1st Floor Equinox Building, Feroze Gandhi Market, **Ludhiana**-141001. • **RAJASTHAN:** 401, 4th Floor, City Corporate, D-3, Malviya Marg, C-Scheme, **Jaipur** - 302001. • **TAMIL NADU:** 2nd Floor, Alamelu Tower, Old No. 168, New No. 225, Anna Salai, Opp. to Spencerz Plaza, **Chennai** - 600 002. • **TELANGANA:** 6-3-1085/D/702, 203, 2nd Floor, Dega Towers, Rajbhavan Road, Somajiguda, **Hyderabad** - 500083. • **UTTARAKHAND:** 1st Floor, Ankur Tower, 166/296, Rajpur Road, behind HDFC Bank, **Dehradun** - 248001. • Office No: 111,1st floor, Kan Chamber,Civil Lines, **Kanpur** - 208001. • 8 Upper Ground floor, Vaishali Arcade, 6 Park Road, Hazratganj, **Lucknow** - 226001. • 1st floor, office No 4, Kuber Complex, D 58/2 Rathayatra, **Varanasi** 221106. • **WEST BENGAL:** 2/11, 1st floor, Suhatta Mall,City Center, **Durgapur** - 713216 • Marble Arch, 5th floor, Room No 504, 236B Lee Road, Beside HP Petrol Pump, **Kolkata** - 700020. • Shop No. 11, Shelcon Plaza, 3rd floor, Sevoke Road, **Siliguri** - 734 001.

BRANCH OFFICES OF KFIN TECHNOLOGIES LIMITED : ANDHRA PRADESH: • Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, **Amaravathi** 444601 • #13/4 Vishnupriya Complex, Beside SBI Bank, Near Tower Clock, **Anantapur**-515001. • D.No-23A-7-72/73, K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta, **Eluru** 534002 • 2nd Shatter, 1st Floor, Hno. 6-14-48 14/2 Lane, Arundal Pet, **Guntur** 522002 • 11-4-3/3 Shop No. S-9, 1st Floor, Srivenkata Sairam Arcade, Old Cpi Office, Near Priyadarshini College, Nehru Nagar, **Khammam** 507002 • Shop No:47, 2nd Floor, S Komda Shopping Mall, **Kurnool** 518001 • H.No:216/2/561, Ramarao Complex 2 3rd Floor, Shop No: 305 Nagula Mitta Road, (Indira Bhavan) Opposite Bank of Baroda, **Nellore** - 524001 • D.No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu vari Veedhi, T - Nagar, **Rajahmundry**-533103, Andhra Pradesh • JBS Station, Lower Concourse 1 (2nd floor), Situated in Jubilee Bus Metro Station, **Secunderabad** 500009 • D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, **Srikakulam**-532001, Andhra Pradesh • Shop No:18-1-421/F1 City Center, K.T. Road, Airtel Backside Office, **Tirupati** - 517501 • Hno26-23 1st Floor, Sundaramma Street, Gandhinagar Krishna, **Vijayawada** 520010 • D.No: 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, **Visakhapatnam** 530016 • **ASSAM:** • Ganapati Enclave, 4th Floor, Opposite Bora Service Ullubari, **Guwahati** 781007, Assam • N.N. Dutta Road, Chowchakra Complex, Premlata, **Silchar** 788001 • 3rd Floor, Chirwapaty Road, **Tinsukia**-786125, Assam • **BIHAR:** • Sri Ram Market, Kali Asthan Chowk, Matihani Road, **Begusarai**, Bihar-851101 • Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - **Gaya** 823001 • Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, **Patna**-800001 • 2nd Floor, Chandrolak Complex, Ghantaghar Radha Rani Sinha Road, **Bhagalpur** 812001 • H No-185, Ward No-13, National Statistical Office Campus, Kathalbari, Bhandar Chowk, **Darbhanga, Bihar** - 846004 • First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, **Muzaffarpur** 842001 • **CHHATTISGARH:** • Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], **Bhilai** 490020 • Shop.No.306, 3rd Floor, Anandam Plaza, Vyapar Vihar, Main Road, **Bilaspur** 495001 • Office No- 401, 4th Floor, Pithalia Plaza, Fafadih Chowk, **Raipur** -492001 • **GOA:** • Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPDA Market Complex, **Margao** - 403601 • H. No: T-9 T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, **Panjim** 403001 • **GUJARAT:** • Office No. 401, 4th Floor, ABC-I Off. C.G. Road, **Ahmedabad** 380009 • 203 Saffron Icon , Opposite Senior Citizen Garden , Mota Bazar, V V Nagar, **Anand** - 388120 • 123, Nexus Business Hub, Near Gangotri Hotel, B/S Rajeshwari Petroleum, Makampur Road, **Bharuch** 392001 • 303, Sterling Point, Waghwadi Road, **Bhavnagar** 364001 • Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, **Gandhidham** 370201 • 138 - Suyesh solitaire, Nr. Podar International School, Kudasam, **Gandhinagar** 382421 • 131, Madhav Plaza, Opp SBI Bank, Nr Lal Bunglow, **Jamnagar** 361008 • Shop No. 201, 2nd Floor, V-Arcade Complex, Near Vanzari Chowk, M.G. Road, **Junagadh** 362001 • FF-21, Someshwar Shopping Mall, Modhera, Char Rasta, **Mehsana** 384002 • 311-3rd Floor, City Center, Near Paras Circle, **Nadiad** 387001 • 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari, **Navsari** 396445, Gujarat • 302, Metro Plaza, Near Moti Tanki Chowk, **Rajkot** 360001, Gujarat • Ground Floor, Empire State Building, Near Udhna Darwaja Ring Road, **Surat** 395002 • 1st Floor, 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri, **Vadodara** 390007 • 406, Dreamland Arcade, Opp Jade Blue, Tithal Road, **Valsad** 396001 • A-8 Second Floor, Solitaire Business Centre, Opp DCB Bank, GIDC Char Rasta, Silvassa Road, **Vapi** 396191 • **HARYANA:** • 6349 2nd Floor, Nicholson Road, Adjacent KOS Hospital, Ambala Cant, **Ambala** 133001 • A-2B 2nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundnit, **Faridabad** 121001 • No: 212A, 2nd Floor, Vipul Agora, M. G. Road - **Gurgaon** 122001 • Shop No. 20, Ground Floor, R D City Center, Railway Road, **Hisar** 125001 • Office No:- 61 First Floor, Ashoka Plaza, Delhi Road, **Rohtak** 124001. • Shop No. 205, PP Tower, Opp Income Tax Office, Subhash Chowk, **Sonapat** 131001. • B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (UCO Bank Building), Pyara Chowk - **Yamuna Nagar** 135001 • 3 Randhir Colony, Near Doctor, J.C. Bathla Hospital, **Karnal** (Haryana) 132001 • **HIMACHAL PRADESH:** • House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, **Mandi** 175001 • 1st Floor, Hills View Complex, Near Tara Hall, **Shimla** 171001 • Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, **Solan** 173212 • **JAMMU & KASHMIR:** • 1D/D Extension 2 Valmiki Chowk, Gandhi Nagar, **Jammu** 180004, State - J&K • **JHARKHAND:** • City Centre, Plot No. He-07, Sector-IV, Bokaro Steel City, **Bokaro** 827004 • 208, New Market, 2nd Floor, Bank More - **Dhanbad** 826001 • Madhukunj, 3rd Floor, Q Road, Sakchi Bistupur East Singhbhum, **Jamshedpur** 831001 • Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, **Ranchi** -834001 • **KARNATAKA:** • No 35, Puttanna Road, Basavanagudi, **Bangalore** 560004 • Premises No.101, CTS No.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, **Belgaum** 590011 • Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic, Shanthi Archade, **Bellary** 583103 • D.No 162/6, 1st Floor, 3rd Main P J Extension Davangere, Taluk Davangere, Manda, **Davangere** 577002 • H No 2-231, Krishna Complex, 2nd Floor, Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburagi, **Gulbarga** 585105 • Sas No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, **Hassan** 573201 • R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross Pinto Road, **Hubballi** 580029 • Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, **Mangalore** - 575003, Dakshina Kannada, Karnataka • No 2924, 2nd Floor, 1st Main 5th Cross, Saraswathi Puram, **Mysore** 570009 • Jayarama Nilaya, 2nd Corss, Mission Compound, **Shimoga** 577201 • **KERALA:** • Second Floor, Manimuriyil, Centre Bank Road, Kasaba Village, **Calicut** 673001 • Door No:61/2784, Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, **Ernakulam**-682015, Kerala. • 2nd Floor, Global Village Bank Road, **Kannur** 670001 • Sree Vigneswara Bhavan, Shastri Junction, **Kollam** - 691001 • 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O, **Kottayam** 686002 • No: 20 & 21, Metro Complex, H.P.O. Road, **Palakkad** 678001 • 2nd Floor, Eriinjery Complex, Ramanchira, Opp Axis Bank, **Thiruvalla** 689107 • 4th Floor, Crown Tower, Shakthan Nagar, Opp. Head Post Office, **Thrissur** 680001 • 3rd Floor, No-3B TC-82/3417, Capitol Centre, Opp Secretariat, MG Road, **Trivandrum** 695001 • **MADHYA PRADESH:** • SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, **Bhopal** 462011 • City Center, Near Axis Bank - **Gwalior** 474011 • 101 Diamond Trade Centre, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, **Indore** • 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, **Jabalpur** - 482001 • House No. HIG 959, Near Court Front Of Dr. Lal Lab, Old Housing Board Colony, **Morena** 476001 • 106 Rajaswa Colony, Near Sailana Bus Stand, **Ratlam**, Madhya Pradesh 457001 • Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, **Rewa** 486001 • 2nd Floor, Above Shiva Kanch Mandir, 5 Civil Lines, **Sagar** 470002 • 1st Floor, Gopal Complex, Near Bus Stand, Rewa Roa, **Satna** 485001 • A. B. Road, In Front Of Sawarkar Park, Near Hotel Vanasthali, **Shivpuri** 473551 • Heritage Shop No. 227 87, Vishvavidhyalaya Marg, Station Road, Near ICICI Bank, Above Vishal Megha Mart, **Ujjain** 456001. • **MAHARASHTRA:** • Above Shubham mobile & Home Appliances, 1st Floor, Tilak Road, Maliwada, **Ahmednagar** 414001 • Shop No 25, Ground Floor, Yamuna Tarang Complex, Murtizapur Road, N.H. No-6, Opp Radhakrishna Talkies, **Akola** 444001 • Shop No B 38, Motiwalla Trade Centre, Nirala Bazar, **Aurangabad** 431001 • C/o Global Financial Services, 2nd Floor, Raghuwanshi Complex, Near Azad Garden, **Chandrapur** 442402, Maharashtra • Ground Floor, Ideal Laundry Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, **Dhule** 424001 • 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, **Jalgaon** 425001 • 605/1/4 E Ward Shahupuri, 2nd Lane, Laxmi Niwas, Near Sultane Chambers, **Kolhapur** 416001 • Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, **Mumbai** 400 092 • 6/8 Ground Floor, Crossley House, Near BSE (Bombay Stock Exchange), Next Union Bank, Fort, **Mumbai** 400 001 • 11/Platinum Mall, Jawahar Road, Ghatkopar (East), **Mumbai**-400 077 • Haware Infotech Park, 902, 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi, **Navi Mumbai** 400 703 • Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex, M.V. Road, Andheri East, Opp Andheri Court, **Mumbai** 400069 • Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, **Mumbai** 400602 • Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation), **Kalyan**-421301 • Plot No. 2, Block No. B / 1 & 2, Shree Apratment, Khare Town, Mata Mandir Road, Dharampath, **Nagpur** 440010 • Shop No.4, Santakripa Market, G G Road, Opp. Bank of India, **Nanded** 431601 • S-9 Second Floor, Suyojit Sankul, Sharanpur Road, **Nasik** 422002 • Office # 207-210, Second Floor, Kamla Arcade, JM Road, Opposite Balgandharva, Shivaji Nagar, **Pune** 411005 • G7, 465 A, Govind Park, Sadar Bazaar, **Satara** - 415001 • Shop No 106. Krishna Complex, 477 Dakshin Kasaba Datta Chowk, **Solapur**-413007 • **MEGHALAYA:** • Annex Mani Bhawan Lower Thana Road, Near R K M LP School, **Shillong** 793001 • **NEW DELHI:** • 305 New Delhi Complex, 27 Barakhamba Road, **New Delhi** 110001 • **ODISHA:** • 1-B. 1st Floor, Kalinga Hotel Lane, Baleshwar, Sadar, **Balasore** 756001 • Opp Divya Nandan Kalyan Mandap, 3rd Lane, Dharam Nagar, Near Lohiya Motor, **Berhampur (OR)** 760001 • A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, **Bhubaneswar** 751007 • Shop No-45, 2nd Floor, Netaji Subas Bose Arcade (Big Bazar Building), Adjusent To Reliance Trends, Dargha Bazar, **Cutctack** 753001 • 2nd Floor, Main Road, Udit Nagar, Sundargarh, **Rourkela** 769012 • First Floor, Shop No. 219, Sahej Plaza, Golebazar, **Sambalpur** 768001 • **PUNJAB:** • SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, **Amritsar** 143001 • MCB -Z-3-01043, 2nd Floor, Gonia Road, Opporite Nippon India MF, GT Road, Near Hanuman Chowk, **Bhatinda** 151001 • H.No. 10, Himtassar House, Museum Circle, Civil Line, **Bikaner** 334001, Rajasthan • First Floor SCO 2469-70 Sec. 22-C - **Chandigarh** 160022 • The Mall Road, Chawla Bulding, 1st Floor, Opp. Central Jail, Near Hanuman Mandir, **Ferozepur** 152002 • Unit # SF-6 The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, **Hoshiarpur** 146001 • Office No 7, 3rd Floor, City Square Building, E-H197 Civil Line, Next To Kalyan Jewellers, **Jalandhar** 144001 • SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, **Ludhiana** 141001 • 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, **Moga** 142001 • Shop No. 20, 1st Floor,

BMK Market, Behind Hive Hotel, G.T. Road, **Panipat**-132103, Haryana • 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot, **Pathankot** 145001 • B-17/423, Lower Mall, Patiala, Opp Modi College, **Patiala** 147001 • **RAJASTHAN**: • 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, **Ajmer** 305001 • Office Number 137, First Floor, Jai Complex, Road No-2, **Alwar** 301001 • Office No. 14 B, Prem Bhawan Pur Road, Gandhi Nagar, Near Canarabank, **Bhilwara** 311001 • Office No 101, 1st Floor, Okay Plus, Tower Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, **Jaipur** 302001 • Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, **Jodhpur** 342003 • D-8 Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, **Kota** 324007 • First Floor, Super Tower, Behind Ram Mandir, Near Taparya Bagichi, **Sikar** 332001 • Shop No. 5, Opposite Bihani Petrol Pump, NH-15, Near Baba Ramdev Mandir, **Sri Ganganagar** 335001 • Shop No. 202 2nd Floor, Business Centre, 1C Madhuvan, Opp G P O Chetak Circle, **Udaipur** 313001 • **TAMIL NADU**: • 9th Floor, Capital Towers, 180 Kodambakkam High Road, Nungambakkam, **Chennai** – 600 034 • 3rd Floor, Jaya Enclave 1057, Avinashi Road, **Coimbatore** 641018 • Address No 38/1, Ground Floor, Sathy Road (VCTV Main Road), Soma Krishna Complex, **Erode** 638003 • No.2/3-4. Sri Venkateswara Layout, Denkanikottai Road, Dinnur, **Hosur** - 635109, Krishnagiri District, Tamil Nadu • No 88/11, BB Plaza NRMP Street, K S Mess Back Side, **Karur** 639002 • No. G-16/17, Ar Plaza, 1st Floor, North Veli Street, **Madurai** 625001 • HN0 45, 1st Floor, East Car Street, **Nagercoil** 629001 • No 122 (10B), Muthumariamman Koil Street, **Pondicherry** 605001 • No.6, NS Complex, Omalur Main Road, **Salem** 636009 • 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital, **Tirunelveli** 627001 • No 23C/1 E V R Road, Near Vekkaiammam Kalyana Mandapam, Putthur - **Trichy** 620017 • 4 - B A34 - A37 Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, **Tuticorin** 628003 • No 2/19 1st Floor, Vellore City Centre, Anna Salai, **Vellore** 632001 • **TELANGANA**: • Selenium Plot No: 31 & 32, Tower B, Survey No.115/22 115/24 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, **Hyderabad** 500032 • 2nd Shutterhno. 7-2-607 Sri Matha Complex, Mankamthota, **Karimnagar** 505001 • Shop No22, Ground Floor, Warangal City Center, 15-1-237 Mulugu Road Junction, **Warangal** 506002 • **TRIPURA**: • OLS RMS Chowmuhani Mantri Bari Road, 1st Floor, Near Jana Sevak Saloon Building, Traffic Point, Tripura West, **Agartala** 799001 • **UTTARAKHAND**: • Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, **Dehradun**-248001 • Shop No 5, KMVN Shopping Complex - **Haldwani** 263139 • Shop No. - 17, Bhatia Complex, Near Jamuna Palace, **Haridwar** 249410 • Near Shri Dwarkadhish Dharm Shala, Ramnagar, **Roorkee**-247667 • **Uttar Pradesh**: • 3rd Floor, 303 Corporate Park, Block no- 109, Sanjay Place, **Agra** -282002, Uttar Pradesh. • 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, **Aligarh**-202001 • Shop No.TF-9, 3rd Floor Vinayak Vrindavan Tower, Built Over H.NO.34/26 Tashkent Marg, Civil Station, **Allahabad** (now Prayagraj), Uttar Pradesh, PIN: 211001 • Shop no. 18, Gr. Floor, Nagarpalika, Infront of Tresery Office, **Azamgarh**, UP-276001 • 1st Floor, Rear Sidea -Square Building, 54-Civil Lines, Ayub Khan Chauraha, **Bareilly** 243001 • K. K. Plaza, Above Apurva Sweets, Civil Lines Road, **Deoria** 274001 • FF - 31, Konark Building, Rajnagar - **Ghaziabad** 201001 • House No. 148/19, Mahua Bagh, Raini Katra- **Ghaziपुर** 233001 • H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil Lines, **Gonda** 271001 • Shop No 8 & 9, 4th Floor, Cross Road, The Mall, Bank Road, **Gorakhpur** - 273001 • 1st Floor, Puja Tower, Near 48 Chambers Elite Crossing, **Jhansi** 284001 • 15/46 B Ground Floor, Opp: Muir Mills, Civil Lines, **Kanpur** 208001 • 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, **Lucknow** 226001 • Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, **Mathura** 281001 • Shop No:- 111 First Floor, Shivam Plaza, Near Canara Bank, Opposite EVES Petrol Pump, **Meerut**-250001, Uttar Pradesh • Second Floor, Triveni Campus, Ratanganj, **Mirzapur** 231001, Uttar Pradesh • Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, **Moradabad** 244001 • F-21, 2nd Floor, Near Kalyan Jewelers, Sector-18, **Noida** 201301 • C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonebhadra (U.P.), **Renukoot** 231217 • 1st Floor, Krishna Complex, Opp. Hath Gate, Court Road, **Saharanpur**, Uttar Pradesh 247001 • 12/12, Surya Complex, Station Road, Uttar Pradesh, **Sitapur** 261001 • 1st Floor, Ramashanker Market, Civil Line - **Sultanpur** 228001 • 1st Floor, Krishna Complex, Opp. Hath Gate, Court Road, **Saharanpur**, Uttar Pradesh 247001 • D.64/52, G - 4 Arihant Complex, Second Floor, Madhopur, Shivpurva Sagra, Near Petrol Pump, **Varanasi** -221010 • **WEST BENGAL**: • 112/N G. T. Road, Bhanga Pachil, G.T Road, Paschim Bardhaman, **Asansol** 713 303. • Plot Nos. 80/1/ Anatunchati Mahalla, 3rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, **Bankura** 722101 • Saluja Complex; 846 Laxmipur, G T Road, Burdwan; PS: Burdwan & Dist: **Burdwan-East** 713101 • No : 96, PO: Chinsurah Doctors Lane, **Chinsurah** 712101 • MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur-16, **Durgapur** 713216 • D B C Road, Opp Nirala Hotel, **Jalpaiguri** 735101 • Ground Floor, H No B-7/27S, **Kalyani**, Kalyani HO, Nadia, West Bengal 741235 • Holding No 254/220 SBI Building, Malancha Road, Ward No.16, PO: Kharagpur PS: Kharagpur Dist: Paschim Medinipur, **Kharagpur** 721304 • 2/1 Russel Street, 4th floor, Kankaria Centre, **Kolkata** 70001, WB • Ram Krishna Pally; Ground Floor, English Bazar - **Malda** 732101 • Nanak Complex, 2nd Floor, Sevoke Road - **Siliguri** 734001.

COLLECTION CENTRES OF KFIN TECHNOLOGIES LIMITED

MAHARASHTRA: Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex, M.V. Road, **Andheri East**, Opp **Andheri Court**, **Mumbai** 400069 • Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, **Borivali West**, **Mumbai** 400 092 • 11/Platinum Mall, Jawahar Road, **Ghatkopar (East)**, **Mumbai** 400 077 • Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, **Thane West**, **Mumbai** 400602 • Vashi Plaza, Shop No. 324, C Wing, 1st Floor, Sector 17, **Vashi**, **Mumbai** 400705 • Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation), **Kalyan** 421301 • Shop No:2, Plot No: 17, S.No:322, Near Ganesh Colony, Savedi, **Ahmednagar** 414001 • G7, 465 A, Govind Park Sadar Bazaar, **Satara** 415001. **TAMILNADU**: 24-6-326/1, ibaco Building, 4th Floor, Grant Truck Road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta, **Nellore** 524003 • No. 23, Cathedral Garden Road, Cathedral Garden Road, **Nungambakkam**, **Chennai** 600034.

Notes:

1. The center is only a collection point with Time-stamping impression.
2. This center will not have capability of scrutiny. All transactions are scrutinize and rejections if any will happen only at local branch.
3. Any TSM failures, despite the branch efforts to maintain it, may lead to non-acceptance of transactions.
4. Only fully compliant transactions are accepted at this location. In case, fresh purchase the transactions should have the KYC acknowledgement slip along with them.
5. Liquid transactions/NFOs are not handled here.
6. Only Equity Schemes and few of FMP's (supporting above guidelines only) are accepted at this location.

Registrar & Transfer Agent:

KFin Technologies Limited

Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032.
Tel.: 040-67162222 • Email: investorsupport.mfs@kfintech.com



ITI Asset Management Limited

Registered Office:

ITI House, 36, Dr. R K Shirodkar Marg,
Parel, Mumbai 400012.
CIN: U67100MH2008PLC177677

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