Key Information Memorandum cum Application Form

MAHINDRA MANULIFE INCOME PLUS ARBITRAGE ACTIVE FOF

(An open-ended fund of fund scheme predominantly investing in units of actively managed debt oriented and arbitrage mutual fund schemes)

This Product is suitable for investors who are seeking*	Scheme Riskometer#	Benchmark Riskometer#
- Capital appreciation over long term - Investment in actively managed debt oriented and arbitrage mutual fund schemes.	 The risk of the scheme is Moderate	As per AMFI Tier I Benchmark i.e. 60% CRISIL Composite Bond Index + 40% Nifty 50 Arbitrage  The risk of the benchmark is Low to Moderate

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

#The product labelling /risk level assigned for the Scheme during the New Fund Offer is based on internal assessment of the Scheme's characteristics or model portfolio and the same may vary post New Fund Offer when the actual investments are made.

Offer of Units of Rs. 10/- each during the New Fund Offer and Continuous offer for Units at NAV based prices

New Fund Offer Opens on: November 21, 2025

New Fund Offer Closes on: December 01, 2025

Scheme reopens for continuous sale and repurchase from: December 08, 2025

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 ("SID") and Statement of Additional Information ("SAI") available free of cost at any of the Investor Service Centres or distributors or from the website www.mahindramanulife.com.

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 November 4, 2025.

Sponsors

Mahindra and Mahindra Financial Services Limited
Registered office: Gateway Building, Apollo Bunder, Mumbai
Maharashtra - 400 001, India.

Manulife Investment Management (Singapore) Pte. Ltd.
Registered office: 8 Cross Street, #16-01, Manulife Tower,
Singapore 048424.

Investment Manager

Mahindra Manulife Investment Management Private Limited
Registered office: 4th Floor, A - Wing, Mahindra Towers,
Dr. G. M. Bhosale Marg, P.K. Kurne Chowk, Mumbai - 400 018
Maharashtra, India.

Trustee

Mahindra Manulife Trustee Private Limited
Registered office: 4th Floor, Mahindra Towers, A - Wing, P. B. Marg,
Worli, Mumbai - 400 018 Maharashtra, India.

Mutual Fund

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

Investment Objective

The investment objective is to generate long-term capital appreciation from a portfolio created by investing in actively managed debt oriented and arbitrage mutual fund schemes.

However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.

Asset Allocation Pattern of the Scheme

The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:

Instruments	**Indicative Allocation (% of total assets)**	
	Minimum	**Maximum**
Units of mutual fund schemes out of which-	95	100
a. Units of actively managed Debt oriented mutual fund schemes	35	65
b. Units of actively managed Arbitrage mutual fund schemes	35	65
Debt and Money Market Securities* (including TREPS (Tri-Party Repo) and Reverse Repo in Government Securities)	0	5

*Money Market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

As per Clause 12.24 of SEBI Master Circular, the cumulative gross exposure through units of Underlying Fund (mutual fund schemes), money market shall not exceed 100% of the net assets of the Scheme.

The Scheme will not invest in derivatives. However, the Underlying Fund may invest in derivatives for effective portfolio management and hedging purposes.

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may in terms of Clause 12.16 of SEBI Master circular, park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks.

Pursuant to clause 1.10.3 of the SEBI Master Circular, the Scheme may deploy NFO proceeds in Triparty Repo on Government securities or treasury bills (TREPS) before the closure of NFO period. However, the AMC shall not charge any investment management and advisory fees on funds deployed in TREPS during the NFO period.

All the investments by the Mutual Fund under the Scheme shall be guided by investment restrictions as specified in SEBI (Mutual Funds) Regulations, 1996 from time to time.

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

Sr. No.	**Security/Instrument@**
1.	Securities Lending
2.	Derivatives including equity derivatives for hedging/ non-hedging purposes
3.	Securitized Debt /Foreign Securitized Debt
4.	Debt instruments having special features (AT 1 & AT 2 bonds) in terms of the Clause 12.2 of SEBI Master Circular
5.	Debt instruments having Structured Obligations /Credit Enhancements
6.	Overseas Securities/Foreign Securities
7.	Credit Default Swaps
8.	Repo/ Reverse repo transactions in corporate debt securities
9.	Overseas ETFs
10.	Covered call options
11.	REITs and InvITs

@ The Underlying Fund may invest in the above-mentioned securities based on its defined asset allocation.

The Scheme shall not engage in Short Selling.

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

Sr. No.	**Type of Instrument**	**Percentage of Exposure (% of net assets)**	**Circular references**
Not applicable			

Portfolio rebalancing:

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may deviate the range set out in the asset allocation. Such deviations shall normally be for short term and defensive considerations as per Clause 1.14.1.2.b of the SEBI Master Circular, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Rebalancing due to Passive Breaches:

Further, as per Clause 2.9 of the SEBI Master Circular 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. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in in Clause 2.9 SEBI Master Circular.

Further, pursuant to SEBI no. SEBI/HO/IMD/PoD2/P/CIR/2025/92 dated June 26, 2025, the above referred rebalancing provisions shall be applicable for all types of passive breaches.

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

As per Regulation 35(5) of SEBI (MF) Regulations and SEBI Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025, the AMC shall deploy the funds garnered in the NFO within 30 business days from the date of allotment of units.

In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. Post examining the root cause of delay, the Investment Committee may extend the timeline by 30 business days, while also making recommendations to ensure timely deployment going forward and monitoring the same. Further, in case the funds are not deployed within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, reporting(s) and disclosure(s) requirements as specified in the aforesaid SEBI circular dated February 27, 2025.

Investment Strategy

The Scheme shall follow an active investment strategy. Subject to the Regulations and other prevailing laws as applicable, the Scheme aims to provide long term strategy by optimizing risk adjusted return through investments in various actively managed debt oriented and arbitrage mutual fund schemes.

The Scheme's allocation to mutual fund schemes would be decided based on various factors such as overall interest rate view and economic outlook , yield and credit spreads, RBI monetary policy, systematic liquidity, yield curve, inflation dynamics, government policies, fiscal deficit and arbitrage opportunities in the cash & derivatives segment of the equity market.

Portfolio Turnover Policy:

This being Fund of Fund scheme, the portfolio turnover is not applicable.

Risk Control:

Risk is an inherent part of the investment function. Effective Risk Management is critical to Fund Management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objective of the Scheme and provisions of the Regulations. As the Scheme would predominantly invest in units of Underlying Fund, risk control measures adopted by the Underlying Fund will also be applicable to the Scheme. The performance of the Underlying Fund will also be regularly monitored. The AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying & measuring the risk through various Risk Measurement Tools. Further, the AMC has implemented a robust Front Office System (FOS) for managing risk related to investment restrictions. The system has inbuilt feature which enables the Fund Manager to calculate various risk ratios and analyze the same.

Risk Profile of the Scheme

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

Scheme specific Risk Factors are summarized below:

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

The movement of NAV of the scheme is directly linked to the performance of the underlying schemes. Any risks associated with the underlying schemes like price movement of portfolio constituents, derivative investments, securities lending, changes in credit rating, trading volumes, settlement periods, price/ interest rate risk, volatility & liquidity in money markets, basis risk, spread risk, re-investment risk, etc. shall impact the overall returns of the scheme.

Investments in Arbitrage Fund will have all the risks associated with schemes including performance of underlying securities, derivative investments, trading volumes, settlement periods, volatility, basis risk, spread risk, re-investment risk etc. The investors should refer to the Scheme Information Documents and the related addendum for the scheme specific risk factors and their special considerations of the underlying arbitrage funds.

- The investors should refer to the Scheme Information Documents and the related addendum for the scheme specific risk factors and special consideration of the respective Underlying Schemes.
- Since the Scheme proposes to invest in underlying schemes, the Scheme's performance will depend upon the performance of the underlying schemes and any significant underperformance in even one of the underlying schemes may adversely affect the performance of the Scheme.
- Any change in the investment policies or the fundamental attributes of the underlying schemes may affect the performance of the Scheme.
- The investors of the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of the underlying schemes. Hence the investor under the Scheme may receive lower pre-tax returns than what they may receive if they had invested directly in the underlying schemes in the same proportions.
- The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying schemes where the Scheme has invested and will not include the investments made by the underlying schemes.
- Portfolio rebalancing which shall be done whenever necessary may result in higher transaction costs.
- The Scheme's performance may be impacted by exit loads or other redemption charges that may be charged at the time of redemption from the Underlying Schemes. Since the incidence of exit loads on investments made by the Scheme in Underlying Schemes of the Fund is based on first-in, first-out principle, it is anticipated that the impact of such exit loads/redemption charges could be minimal during the normal course of functioning of the Scheme.
- Liquidity Risk – The scheme's ability to meet redemption requests depends upon the liquidity of the underlying schemes. If these schemes face liquidity constraints, it may impact the FoF's redemption process.
- Taxation Risk - Tax implications for the scheme may differ from the direct investments in Equity and Debt Funds. Investors should understand the tax treatment of their investments in the scheme as this may affect the post-tax returns of the scheme for the investors.

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

Plans/ Options

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

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

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

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

Subscriptions/Purchases including Switch - ins of any amount:

- In respect of valid applications received upto 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application / switch-in request, are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time - the closing NAV of the day on which application is received shall be applicable.
- In respect of valid applications received after 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application / switch-in request, are credited to the bank account of the 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 applications at the Official Point(s) of Acceptance, where the funds for the entire amount of subscription/ purchase as per the application / switch-in request, are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

For determining the applicability of NAV for allotment of units in respect of Subscriptions/Purchases including Switch -ins to the Scheme the following shall be ensured:

1. Subscription/Purchase application/switch-in request is received before the applicable cut-off time.
2. Funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the Scheme before the cut-off time and the funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.
3. In case of 'switch' transactions from one scheme to another, the switch-out will be processed on the date of receipt of transaction, if received before cut-off time and corresponding Switch-in transaction will be processed based on the pay out / settlement date of the respective Switch-Out Scheme.

Further, it may be noted that:

- Where funds are transferred/received first and application is submitted thereafter, the date and time of receipt of the application shall be considered for NAV applicability.
- In case of investments through systematic investment routes such as Systematic Investment Plans, Systematic Transfer Plans, etc., the units will be allotted as per the closing NAV of the day on which the funds are available for utilisation by the Scheme irrespective of amount and installment date of the systematic transactions.

Redemptions including Switch-Outs:

- In respect of valid applications received upto 3 p.m. on a business day by the Mutual Fund - the closing NAV of the day of receipt of application, shall be applicable.
- In respect of valid applications received after 3 p.m. on a business day by the Mutual Fund - the closing NAV of the next business day shall be applicable.

The above mentioned cut off timing shall also be applicable to transactions through the online trading platform. The Date of Acceptance will be reckoned as per the date & time, the transaction is entered in stock exchange 's infrastructure for which a system generated confirmation slip will be issued to the unitholder.

Minimum Application and Redemption Amount / Number of Units

Purchase	Additional Purchase	Redemption
1,000 and in multiples of Re 1/- thereafter.	Rs. 1,000/- and in multiples of Re.1/- thereafter.	Rs. 1,000/- or 100 units or account balance, whichever is lower in respect of each Option

Note: The requirements w.r.t minimum application amount and minimum redemption amount will not be applicable for investment(s) made in the Scheme, pursuant to clause 6.10 of SEBI Master Circular on "Alignment of interest of Key Employees (Designated Employees) of Asset Management Companies (AMC's) with the Unitholders of the Mutual Fund Schemes".

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

Despatch of Redemption Request

Redemption Under normal circumstances, within 3 working days of receipt of the redemption request at the Official Points of Acceptance of Mahindra Manulife Mutual Fund.

However, pursuant to clause 14.1.3 of SEBI Master Circular, AMFI vide its communication no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023 has provided certain exceptional circumstances wherein the additional timelines shall be applicable (please refer Statement of Additional Information "SAI" for further details.)

Benchmark Index

60% CRISIL Composite Bond Index + 40% Nifty 50 Arbitrage

(First Tier Benchmark)

Income Distribution cum Capital Withdrawal (IDCW) Policy

Under the Income Distribution cum Capital Withdrawal/IDCW option, the Trustee will have discretion to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unitholder as to the rate of IDCW nor that will the IDCW be paid regularly.

For details on IDCW Distribution Procedure, please refer SID.

Name of the Fund Manager & Tenure of managing the Scheme

Mr. Amit Garg, Mr. Rahul Pal and Mr. Mitul Doshi

Tenure: The Scheme is a new scheme and hence the same is not applicable.

Name of the Trustee Company

Mahindra Manulife Trustee Private Limited

Performance of the Scheme

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

Additional Scheme Related Disclosures

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

i. Schemes portfolio holdings:

Please visit https://www.mahindramanulife.com/downloads#MANDATORY-DISCLOSURES---Additional-portfolio-disclosure for details on Schemes portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors)

ii. Portfolio Turnover Rate of the Scheme: Not Available

Expenses of the Scheme

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

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

Continuous Offer

(i) Load Structure

Exit Load (as % of NAV) :Nil

(ii) Recurring Expenses

The total expenses of the Scheme including Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) shall not exceed the limits stated in Regulation 52(6) of SEBI (MF) Regulations. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively.

As the Scheme is an open ended Fund of Fund Scheme, the total expense ratio of the Scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 2.00 per cent of the daily net assets of the Scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme, subject to the overall ceilings as stated above.

Investors are requested to note that they will be bearing the recurring expenses of the Scheme, in addition to the expenses of Underlying Fund in which the Scheme makes investments.

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

Note: In line with AMFI communication no.35P/MEM-COR/85-a/2022-23 dated March 2, 2023 and SEBI letter no. SEBI/HO/IMD/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023, the B-30 incentive structure is kept in abeyance from March 1, 2023, till appropriate re-instatement of incentive structure by SEBI with necessary safeguards.

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996.

For Further details, investors are requested to read "Section- Annual Scheme Recurring Expenses" in the Scheme Information Document.

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.mahindramanulife.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) before 10.00 a.m. on the next Business Day.

For Investors Grievances please contact

Mahindra Manulife Mutual Fund

Ms Pooja Vinod Deherkar
Mahindra Manulife Investment Management Private Limited
Unit No. 204, 2nd Floor, Amiti Building, Piramal Agastya Corporate Park,
LBS Road, Kamani Junction, Kurla (West) Mumbai – 400070
Phone no. – 022 - 66327900
Toll Free No. – 1800-419-6244
Email id - mfinvestors@mahindramanulife.com

Registrar:

Computer Age Management Services Limited

'E' Block, 2nd Floor, Hanudev Info Park P Ltd, SF No 558/2, Udayampalayam
Road, Nava India, Coimbatore – 641028

Unitholders' Information

Account Statements:

On acceptance of the application for subscription, an allotment confirmation/ account statement specifying the number of units allotted by way of e-mail and/or SMS within 5 business days from the date of receipt of transaction request will be sent to the Unitholders registered e-mail address and/ or mobile number. Where investors / Unitholders, have provided an email address, an account statement reflecting the units allotted to the Unitholder shall be sent by email on their registered email address.

In cases where the email does not reach the Unitholder/ investor, the Fund / its Registrar & Transfer Agents will not be responsible, but the Unitholder/ investor can request for fresh 12 statement/confirmation. The Unitholder/ investor shall from time to time intimate the Fund / its Registrar & Transfer Agents about any changes in his e-mail address.

The Unitholder may request for a physical account statement by writing / calling the AMC / ISC / RTA. The AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.

Consolidated Account Statement (CAS):

- Consolidated account statement for each calendar month shall be issued, on or before fifteenth day of succeeding month, detailing all the transactions and holding at the end of the month including the total purchase value / cost of investment in each scheme across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month. 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 CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.
- Depositories shall generate and dispatch a single consolidated account statement for investors (in whose folio the transaction has taken place during the month) having 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.

For more details on CAS, please refer SAI.

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.

For more details on CAS, please refer SAI

Annual Report:

The scheme wise annual report shall be hosted on the website of the AMC / Mutual Fund (www.mahindramanulife.com) and AMFI (www.amfiindia.com) not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). Further, the physical copy of the scheme wise annual report shall be made available to the Unitholders at the registered / corporate office of the AMC at all times.

In case of Unitholders whose e-mail addresses are registered with the Fund, the AMC shall e-mail the annual report or an abridged summary thereof to such Unitholders. The Unitholders whose e-mail addresses are not registered with the Fund may submit a request to the AMC / Registrar & Transfer Agent to update their email ids or communicate their preference to continue receiving a physical copy of the scheme wise annual report or an abridged summary thereof. Unitholders may also request for a physical or electronic copy of the annual report / abridged summary, by writing to the AMC at mfinvestors@mahindra.com from their registered email ids or calling the AMC on the toll free number 1800 419 6244 or by submitting a written request at any of the nearest investor service centers of the Fund.

Further, the AMC shall publish an advertisement in all india edition of at least two newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI. The AMC shall provide a physical copy of the abridged summary of the annual report, without charging any cost, on specific request received from a Unitholder.

Please refer https://www.mahindramanulife.com/downloads#Financials-–-Mutual-Fund-Financials-–-Annual-Financials for Annual Report.

Monthly and Half-yearly Portfolio Disclosures:

The AMC shall disclose portfolio of the Scheme along with ISIN as on the last day of each month / half year on its website viz. www.mahindramanulife.com and on the website of AMFI viz. www.amfiindia.com within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. In case of Unitholders whose e-mail addresses are registered, the AMC shall send via e-mail both the monthly and half-yearly statement of the Scheme portfolio within 10 days from the close of each month/ half-year respectively. Further, the AMC shall publish an advertisement in all india edition of at least two newspapers, one each in English and Hindi, every half year disclosing the hosting of the half-yearly statement of the schemes portfolio(s) on the AMC's website and on the website of AMFI. The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a Unitholder.

Half Yearly Unaudited Financial Results:

The Mutual Fund shall within one month from the close of each half year (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website www.mahindramanulife.com. The Mutual Fund shall also publish an advertisement disclosing the hosting of such financial results 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 unaudited financial results shall also be displayed on the website of AMFI.

mahindra Manulife MUTUAL FUND

NEW FUND OFFER

APPLICATION FORM

MAHINDRA MANULIFE INCOME PLUS ARBITRAGE ACTIVE FOF

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Investors must read the Key Information Memorandum and the instructions before completing this Form.
The Application Form should be completed in English and in **BLOCK LETTERS** only.
Offer of Units of Rs. 10/- each during the New Fund Offer and Continuous offer for Units at NAV based prices.

This product is suitable for investors who are seeking*

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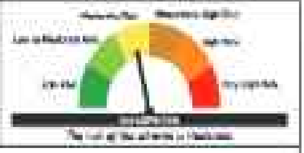
The product labelling [illegible] assigned for the Scheme during the New Fund Offer is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post New Fund Offer when the actual investments are made.



KEY PARTNER / AGENT INFORMATION (Refer General Instruction 1)

ARN & ARN Name	Sub Agent's ARN / Bank Branch Code	Employee Unique Identification Number (EUIN)	RIA/PMRN Name & Code	Internal Code for Sub-Agent/Employee	FOR OFFICE USE ONLY (TIME STAMP)

Consent for sharing Transaction Feed with RIA/PMRN (Applicable for investments through RIA/PMRN only): ☐ I/We hereby give my/our consent to share/provide the transaction data / portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all scheme(s) of Mahindra Manulife Mutual Fund, to the above mentioned SEBI-Registered Investment Adviser (RIA) or SEBI Registered Portfolio Manager (PMRN).

EUIN Declaration (only where EUIN box is left blank) (Refer General Instruction 1): ☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

1. EXISTING UNIT HOLDER INFORMATION (If you have existing Folio, please fill in folio no. in this section and proceed to sections 8 and 11.) (Refer General Instruction 2)

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

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

[illegible]

3. UNIT HOLDER INFORMATION (Refer General Instruction 3)

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

Mr. | Ms. | M/s. | ____________________

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

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

PAN# / PEKRN# ☐☐☐☐☐☐☐☐☐☐ KYC Identification No. (KIN) ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Please attach PAN Card copy and KYC Proof and #Refer General Instruction No 14 for PAN/PEKRN and No 16 for KYC.

GSTIN* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ *Refer General Instruction 28

MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Address should be as per KYC records) (Refer General Instruction 3A)

____

____

CITY ____________ STATE ____________ PIN CODE ☐☐☐☐☐☐

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

Mobile No. ☐☐☐☐☐☐☐☐☐☐☐ Res. ☐☐☐☐☐☐☐☐☐☐ Fax ☐☐☐☐☐☐☐☐☐☐

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

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

** On providing email id investors shall receive scheme-wise annual report or an abridged summary thereof, account statement/statutory and other documents by email. (Refer General Instruction 8)

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

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

Overseas Address*** ____________________

Overseas Country*** ____________________ Zip Code*** __________

*****Mandatory for NRI/Overseas Applicants**

✂ TEAR HERE ✂

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Acknowledgment Slip (To be filled by the applicant)

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

Date : D D / M M / Y Y Y Y

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

an application for allotment of Units of the Plan / Option (as mentioned overleaf) of Mahindra Manulife Income Plus Arbitrage Active FOF along with Cheque / Demand Draft / Payment instrument as detailed overleaf.

ISC Stamp & Signature

Please Note : All Purchases are subject to realisation of Cheques / Demand Drafts / Payment instruments.

...continued overleaf

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

Mr. | Ms. | M/s. ____________________ Mobile No. ☐☐☐☐☐☐☐☐☐☐

PAN/ PEKRN ☐☐☐☐☐☐☐☐☐☐ KYC Identification No. (KIN) ☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Please attach PAN Card copy and KYC Proof (Mandatory)

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

It is mandatory to provide DOB of Guardian and Proof of relationship with minor

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

Contact Person Name ____________________ Designation ____________________

Mobile No. ☐☐☐☐☐☐☐☐☐☐☐☐ Email ____________________

4. JOINT APPLICANT DETAILS, if any (Refer General Instruction 3) (In Case of Minor, there shall be no joint holders)

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

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

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

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

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

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

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

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

**Mandatory

5. APPLICANT DETAILS (Mandatory) (Refer general instruction 3)

5a. Status of Applicants (Refer General Instruction 3D) [Please (✓) one]

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

Second Applicant ☐ Individual	☐ Resident Individual	☐ Foreign national Resident in India	☐ NRI-Repatriation	☐ NRI-Non Repatriation	☐ OCI	☐ PIO
	☐ Others ____________ (Please specify)					
Third Applicant ☐ Individual	☐ Resident Individual	☐ Foreign National Resident in India	☐ NRI-Repatriation	☐ NRI-Non Repatriation	☐ OCI	☐ PIO
	☐ Others ____________ (Please specify)					

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

If yes, please quote the NPO Registration Number provided by DARPAN portal: ____________________

(If not registered already, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, MF / AMC/ RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.)

5b. Occupation Details [Please tick (✓)]

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

5c. Gross Annual Income / Net-worth (Rs.)

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

✂ TEAR HERE ✂

Scheme Name		Select your plan		Select your Option / Sub-option / Facility	
Mahindra Manulife Income Plus Arbitrage Active FOF		☐ **Regular Plan** ☐ **Direct Plan**		☐ **Growth** ☐ **IDCW Payout** ☐ **IDCW Reinvestment**	
Cheque / DD / Payment Instrument No. & Date		Drawn on (Bank and Branch)		Amount in figures (Rs.)	

Note: [illegible]

IDCW means Income Distribution cum Capital Withdrawal

5d. Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/ Promoters/ Karta/Trustee/Whole time Directors)

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

6. FATCA and CRS DETAILS For Individuals (Mandatory) Non Individual investors including HUF should mandatorily fill separate FATCA/CRS form

	Sole/First Applicant/Guardian			**Second Applicant**			**Third Applicant**		
Place of Birth									
Country of Birth									
Nationality	☐ Indian ☐ U.S. ☐ Others, please specify			☐ Indian ☐ U.S. ☐ Others, please specify			☐ Indian ☐ U.S. ☐ Others, please specify		
Tax Resident Address Type (as per KYC records)	☐ Residential ☐ Registered Office ☐ Business			☐ Residential ☐ Registered Office ☐ Business			☐ Residential ☐ Registered Office ☐ Business		
Are you a tax resident (i.e. are you assessed for Tax) in any other country outside India?	☐ Yes ☐ No			☐ Yes ☐ No			☐ Yes ☐ No		
	If 'YES' please fill below for ALL countries (other than India) in which you are a Resident for tax purposes i.e. where you are a Citizen/ Resident/ Green Card Holder/ Tax Resident in the Respective countries								
Country of Tax Residency	(1) (2) (3)			(1) (2) (3)			(1) (2) (3)		
Tax Identification Number OR Functional Equivalent	(1) (2) (3)			(1) (2) (3)			(1) (2) (3)		
Identification Type (TIN or other. Please specify)	(1) (2) (3)			(1) (2) (3)			(1) (2) (3)		
# If TIN is not available please tick the reason A, B or C (as defined below)	1 ☐ A ☐ B ☐ C	2 ☐ A ☐ B ☐ C	3 ☐ A ☐ B ☐ C	1 ☐ A ☐ B ☐ C	2 ☐ A ☐ B ☐ C	3 ☐ A ☐ B ☐ C	1 ☐ A ☐ B ☐ C	2 ☐ A ☐ B ☐ C	3 ☐ A ☐ B ☐ C

Reason A→The country where the Account holder is liable to pay tax does not issue Tax Identification Numbers to its residents.
Reason B→No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected)
Reason C→Others, please state the reason thereof

Refer General Instructions 3C and 18

7. BANK ACCOUNT (PAY-OUT) DETAILS OF THE FIRST / SOLE APPLICANT (Refer General Instruction 5 & 6)
Mandatory information - If left blank the application is liable to be rejected. (Mandatory to attach proof, in case the pay-out bank account is different from the bank account mentioned under Section 8 below.) Irrespective of the source of payment for subscription on behalf of minor, all redemption proceeds shall be credited only in the verified bank account of the minor or a joint account of the minor with the parent/legal guardian.

For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

Bank Name			
Account No.		MICR Code	(The 9-digit code appears on your cheque next to the cheque number)
Branch Address		Branch City	

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

IFSC Code** ☐☐☐☐☐☐☐☐☐☐☐ ** Refer General Instruction 5D (Mandatory for Credit via RTGS / NEFT) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf please check for the same with your bank)

Unitholders will receive redemption/ dividend (IDCW) proceeds directly into their bank account (as furnished in Section 7) via Direct credit/ RTGS/NEFT facility unless specified otherwise in writing.

8. INVESTMENTS & PAYMENT DETAILS [Please (✓)] (Refer Instruction 6 for Scheme details and Instruction 4 & 7 for Payment and Third Party Payment Details) The name of the first/ sole applicant must be pre-printed on the cheque for lumpsum investment/ SIP Registration. FOR DEFAULT OPTIONS, PLEASE REFER KIM.

NOTE: Same cheque cannot be used for both lumpsum & SIP investments.

Payment Type: ☐ **Non-Third Party Payment** ☐ **Third Party Payment** (Please attach 'Third Party Payment Declaration Form')

Payment For: ☐ One time Lumpsum investment ☐ Systematic Investment Plan (attach Common SIP/STP/SWP SIP registration/aggregate cum debit mandate form)

***LEI No.** ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ **Valid upto** ☐☐☐☐☐☐☐☐

*The Legal Entity Identifier (LEI) is a 20 digit number used to uniquely identify parties for all payment transactions of value ₹50 crore and above undertaken by entities (non-individuals) using Reserve Bank run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). In absence of LEI, the Fund will not be able to make payments (Redemption/ Dividend) of value ₹50 crore and above, and shall not be held responsible for any non receipt/ receipt of funds with a delay.

Scheme Name	**Select your plan**	**Select your Option / Sub-option / Facility**
Mahindra Manulife Income Plus Arbitrage Active FOF	☐ **Regular Plan** ☐ **Direct Plan**	☐ **Growth** ☐ **IDCW Payout** ☐ **IDCW Reinvestment**

Note: In case of above IDCW option/sub-option/facility, the amounts can be distributed out of investors' capital (Equalization Reserve), which is part of sale price that represents realized gains.

IDCW means Distribution cum Capital Withdrawal

Investment Amount	DD Charges, if any	Net DD/ Cheque Amount	Cheque/ DD/Fund Transfer Payment Instrument/ RTGS / NEFT Refer No /OTBM Facility^ & Date	Drawn on Bank/ Branch	Bank Account Number

^One Time Bank Mandate

9. UNIT HOLDING OPTION ☐ **DEMAT MODE*** ☐ **PHYSICAL MODE (Default)** **(Refer Instruction 11)**

*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode. Please ensure that the sequence of the names as mentioned in the application form matches with that of the demat account. Investor opting to hold units in demat form, may provide a copy of the DP statement to enable us to match the demat details as stated in the application form.

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

10. I / We hereby nominate the following person(s) who shall receive all the assets held in my / our account / folio in the event of my / our demise, as trustee and on behalf of my / our legal heir(s) subject to nature of event as specified in the table below. This nomination shall supersede any prior nomination made by me / us, if any. Applicable for Individual Unitholders only (Refer Instruction 13)**

☐ REGISTRATION ☐ CHANGE ☐ *CANCELLATION *In case of cancellation of Nomination, it is mandatory to provide opt-out declaration provided below.

Nomination Details

	Mandatory Details						Additional Details ****	
	Name of Nominee(s) (Recommended else read and tick (✓) the opt-out declaration below)	Proportion (%) in which the assets will be shared by each Nominee**	Relationship with Applicant (if any)	Address of Nominee(s)/ Guardian in case of Minor Nominee [Tick ✓ if same as First Applicant, or provide the complete address if different]	Mobile No. / Telephone No. & Email ID of nominee(s) / Guardian in case of Minor Nominee	Identity Number of Nominee/ Guardian (in case of Minor Nominee)*** **PAN or Driving Licence or Aadhaar (last 4 Digits) or Passport (for NRIs/ OCIs/PIOs)**	D.O.B. of Nominee (Mandatory if nominee is minor)	Guardian Name (Mandatory if nominee is minor)
Nominee 1				☐ Same as First Applicant				
Nominee 2				☐ Same as First Applicant				
Nominee 3				☐ Same as First Applicant				

*Joint Accounts:

Event	Transmission of Account / Folio to
Demise of one or more joint holder(s)	Surviving holder(s) through name deletion. The surviving holder(s) shall inherit the assets as owners
Demise of all joint holders simultaneously - having nominee	Nominee / in case of multiple nominees in proportion % as defined
Demise of all joint holders simultaneously - not having any nominee	Legal heir(s) of the youngest joint holder as determined by D.O.B. captured in our records

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

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

**** to be furnished only in following conditions / circumstances

- Date of Birth (DoB): please provide only if the nominee is minor.
- Guardian: It is mandatory for you to provide, if the nominee is minor.

OR

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

[Please (✓)] ☐ I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our MF Folio/ demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my / our MF Folio / demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the MF Folio / demat account.

I / We want the details of my / our nominee to be printed in the statement of holding or statement of account, provided to me/ us by the AMC / DP as follows;

(please tick, as appropriate) ☐ Name of nominee(s) with % ☐ Nomination: Yes / No (Default)

Note:

1. In case of varied requests viz. registration/change/cancellation, please fill in separate Nomination form.
2. All joint holders should sign, even in case of 'Anyone or Survivor' mode of operation.
3. The allocation/share should be in whole numbers without any decimals making a total of 100 percent. If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s).

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

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I / We hereby confirm and declare as follows:- I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents (i.e. Scheme Information Document, Statement of Additional Information and Key Information Memorandum) and apply for allotment of Units of Mahindra Manulife Income Plus Arbitrage Active FoF (the Scheme) of Mahindra Manulife Mutual Fund ('the Fund') indicated above. I/We declare that I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment as per the Constitutive documents/ authorisation(s). The amount invested in the Scheme is derived through legitimate sources only and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/We confirm that the funds invested in the Scheme, legally belongs to me/ us. In event "Know Your Customer" process is not completed by me/us to the satisfaction of the Fund, I/we hereby authorize the Fund, to redeem the funds invested in the Scheme, in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law. I / We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. The information given in / with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the Mahindra Manulife Investment Management Private Limited (AMC) / the Fund and undertake to inform the AMC / the Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time. That in the event, the above information and/or any part of it is/are found to be false/ untrue/misleading, I/We will be liable for the consequences arising therefrom. I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Fund, its Sponsor/s, Trustees, AMC, its employees, agents and third party service providers, SEBI registered intermediaries for single updation / submission, any Indian or foreign statutory/ regulatory/judicial/ quasi- judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc. without any intimation/advice to me/us. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the AMC / the Fund, their appointed service providers or representatives responsible. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions. The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby authorize and provide my/our consent to the AMC, its Registrar & Transfer Agent and their authorised representatives to contact me/us through various communication modes including phone / email / SMS to address my/our investment related queries and/or receive communications pertaining to my/our financial transactions/ non-financial transactions/ promotional/ potential investments and other communications/ materials about the mutual fund products and services offered by the Fund, irrespective of my/our blocking preferences with the Customer Preference Registration Facility. I/We do not have any existing Micro Investments which together with the current Micro investment application will result in aggregate investments exceeding Rs. 50,000/- in a year (applicable to Micro Investment Investors only). I / We confirm that I / We are not United States person(s) under the laws of United States or resident(s) of Canada as defined under the applicable laws of Canada. I/WE HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/ COMMUNICATED ANY INDICATIVE PORTFOLIO AND/ OR ANY INDICATIVE YIELD BY THE FUND/AMC/ITS DISTRIBUTOR FOR THIS INVESTMENT. I/We hereby provide my /our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (iii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/We hereby provide my/our consent for sharing/disclosing of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios. **FATCA Declaration** I hereby confirm that the information provided here in above is true, correct and complete to the best of my knowledge and belief and that I shall be solely liable and responsible for the information submitted above. I also confirm that I have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same. I also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of the same being effective and also undertake to provide any other additional information as may be required by any intermediary or by domestic or overseas regulators / tax authorities. **Applicable to NRIs only** I / We confirm that I am / we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO / FCNR Account. I / We confirm that the details provided by me / us are true and correct.

UNITHOLDER(S) SIGNATURE(S) **(Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft / Payment Instrument.)**

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

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

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

Alterations in the form, if any should be countersigned.

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Application Supported By Blocked Amount (ASBA) Form
Please read ASBA instructions before filling the form

MAHINDRA MANULIFE INCOME PLUS ARBITRAGE ACTIVE FOF

(An open-ended fund of fund scheme predominantly investing in units of actively managed debt oriented and arbitrage mutual fund schemes)

New Fund Offer Opens on: November 21, 2025; New Fund Offer Closes on: December 03, 2025
Scheme reopens for continuous sale and repurchase from: December 08, 2025

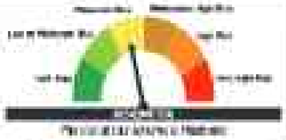
Investors must read the Key Information Memorandum and the instructions before completing this Form.
The Application Form should be completed in English and in **BLOCK LETTERS** only.
Offer of Units of Rs. 10/- each during the New Fund Offer and Continuous offer for Units at NAV based prices.

This product is suitable for investors who are seeking*

- Capital appreciation over long term.
- Investment in actively managed debt oriented and arbitrage mutual fund schemes.

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

The product labeling (risk level) assigned for the Scheme during the New Fund Offer is based on internal assessment of the Scheme's characteristics or model portfolio and the same may vary post New Fund Offer when the actual investments are made.



ARN & ARN Name	Sub Agent's ARN / Bank Branch Code	Internal Sub-Broker/ Employee Code	Employee Unique Identification No. (EUIN)	RIA/PMRN Name & Code	SCSB Branch Stamp & Code	For Office Use Only

Consent for sharing Transaction Feed with RIA/PMRN (Applicable for investments through RIA/PMRN only) ☐ I/We hereby give my/our consent to share/provide the transaction feed / portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan in the scheme(s) of Mahindra Manulife Mutual Fund, to the above mentioned SEBI Registered Investment Adviser (RIA) or SEBI Registered Portfolio Manager (PMRN).

EUIN Declaration (only where EUIN box is left blank) (Refer General Instruction 1) ☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Sign Here Sole/First Applicant/Guardian/Authorised Signatory	Sign Here Second Applicant	Sign Here Third Applicant

1. Applicant's Personal Details (in BLOCK LETTERS)

	First / Sole Applicant	Second Applicant / Guardian / PoA Holder	Third Applicant
Name			
PAN			

Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of beneficiary account held with the Depository Participant.

2. Details of Bank Account for Blocking of Funds

Bank Account Number		Bank Name	
Bank Address			
Amount to be blocked (Rs. in figures)		Amount to be blocked (Rs. in words)	

3.

Sub-Plan(s) / Option(s)	Amount (in Rs.)	ISIN
Regular Plan - Growth		
Regular Plan - IDCW Reinvestment		
Regular Plan - IDCW Payout		
Direct Plan - Growth		
Direct Plan - IDCW Reinvestment		
Direct Plan - IDCW Payout		

4. Demat Account Details (Mandatory) Please (✓)

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

The investors shall receive payments of Redemption/IDCW proceeds in the Bank Account linked to the above mentioned Demat A/c.

✂ TEAR HERE ✂

Mahindra Manulife Income Plus Arbitrage Active FOF
(An open-ended fund of fund scheme predominantly investing in units of actively managed debt oriented and arbitrage mutual fund schemes)

Acknowledgment Slip (To be filled by the Applicant)

Received from					
ASBA Form Dated	D D M M Y Y Y Y	Amount to be Blocked (Rs.)			
SCSB (Bank & Branch)		Bank Account No.		Submission Date	D D M M Y Y Y Y

IDCW: Income Distribution cum Capital Withdrawal

5. Declarations & Signatures

General Declaration:

I/We am/are not prohibited from accessing capital markets under any order/ruling/ judgment etc. of any Regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I / We hereby confirm and declare as under:-

(1) I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents (i.e. Scheme Information Document, Statement of Additional Information and Key Information Memorandum), and apply for allotment of Units of the Mahindra Manulife Income Plus Arbitrage Active FOF ('the Scheme') of Mahindra Manulife Mutual Fund ('the Fund') indicated above.

(2) I/We am/are eligible Investor(s) as per the scheme related documents and am/ are authorised to make this investment as per the Constitutive documents/ authorizations). The amount invested in the Scheme is derived through legitimate sources only and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/We confirm that the funds invested in the Scheme, legally belongs to me/us. In event "Know Your Customer" process is not completed by me/us to the satisfaction of the Fund, I/we hereby authorize the Fund, to redeem the funds invested in the Scheme, in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law.

(3) I / We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment.

(4) The information given in / with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the Mahindra Manulife Investment Management Private Limited / the Fund and undertake to inform the AMC / the Fund/Registrar and Transfer Agent (RTA) in writing about any change in the information furnished from time to time.

(5) That in the event, the above information and/or any part of it, is/are found to be false/ untrue/misleading, I/We will be liable for the consequences arising therefrom.

(6) I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Fund, its Sponsors, Trustees, AMC, its employees, agents and third party service providers, SEBI registered intermediaries for single sub/point submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us.

(7) If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the AMC / the Fund, their appointed service providers or representatives responsible. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions.

(8) The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/ them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

(9) I/We do not have any existing Micro Investments which together with the current Micro investment application will result in aggregate investments exceeding Rs.50,000/- in a year (applicable to Micro Investment investors only).

(10) I / We confirm that I / We are not resident(s) of Canada as defined under the applicable laws of Canada.

(11) 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.

Applicable to NRIs only:

I / We confirm that I am / we are Non-Residents of Indian Nationality / Origin and that the Funds are remitted from abroad through approved banking channels or from my / our NRE / NRO / FCNR Account. I / We confirm that the details provided by me / us are true and correct.

ASBA Authorizations:

1) I/We hereby undertake that I/we am/are an ASBA applicant(s) as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements) (Amendment) Regulations, 2011. 2) In accordance with ASBA process provided in the SEBI (Issue of Capital and Disclosure Requirements) (Amendment) Regulations, 2011, I/We authorize (a) the SCSB to do all acts as are necessary to make an application in the NFO of the Mahindra Manulife Income Plus Arbitrage Active FOF including uploading of application details, blocking the amount to the extent mentioned above in the "Details of Bank Account for Blocking of Funds" or unblocking of funds in the bank account maintained with the SCSB specified in the form, transfer of funds to the nominated Mahindra Manulife Mutual Fund Bank Account on receipt of instruction from the Registrar to the New Fund Offer after finalization of allotment entitling me/us to receive Units on such transfer of funds. (b) Registrar to the Mahindra Manulife Mutual Fund to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the ASBA Form, upon allotment and to transfer the requisite money to Mahindra Manulife Mutual Fund's nominated Bank account. 3) In case the amount available in the bank account specified in the ASBA Form is insufficient for blocking the amount equivalent to the application money, the SCSB shall reject the application. 4) If the DP ID, Beneficiary ID or PAN furnished by me/us in the ASBA Form is incorrect or incomplete, the application shall be rejected and Mahindra Manulife Investment Management Private Limited (Investment Manager to Mahindra Manulife Mutual Fund), their appointed service providers and the SCSBs representatives shall not be liable for losses, if any.

Date D D M M Y Y Y Y Place

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

Note: To be signed as per mode of operation of the Bank Account

ASBA Instructions

A. Self Certified Syndicate Bank (SCSB): SCSB is a bank which offers the facility of applying through the ASBA process.

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

B. Investor's Demat Account details:

- It is mandatory to provide Demat Account details in ASBA Application Form as the units will be credited in the Demat Account specified in ASBA application Form.
- Applicant should ensure that the Demat Accounts specified in the ASBA Application Form are active i.e. not frozen or suspended.
- Applicant to note that in case the DP ID, beneficiary account no. or PAN provided in the ASBA Application Form are incorrect or do not match with the records of Depositories (NSDL or CDSL), the applications will be rejected.

C. Bank Account details:

- Applicants should provide Bank Account details from which the application amount is to be blocked along with Bank & Branch name and application amount.
- Applicant should maintain sufficient balance in the Bank Account in which application amount is to be blocked. In case of insufficient funds in the specified Bank Account the application is liable to be rejected.
- Applicant can make application for maximum upto 5 ASBA Applications from a single Bank Account with a bank.
- It may be noted that no application will be accepted for subscription to units of schemes of Mahindra Manulife Mutual Fund where such application is accompanied by Third Party Payment other than the exceptions allowed. 'Third-Party Payment' means a payment made through instruments issued from a bank account other than that of bank account of first named applicant/investor. Please refer to point no. 7 of the General Instructions for details.

D. Please refer to point no. 13 of General Instructions.

mahindra Manulife MUTUAL FUND

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

First time investors subscribing to the Scheme through SIP-NACH / Auto Debit to complete this form compulsorily along with the Main Application Form. (Please read Terms & Conditions for SIP through NACH / Auto Debit overleaf) and general instruction 6. The Application Form should be completed in English and in **BLOCK LETTERS** only.

KEY PARTNER / AGENT INFORMATION (Refer General Instruction 1)

ARN & ARN Name	Sub Agent's ARN / Bank Branch Code	Employee Unique Identification Number (EUIN)	RIA/PMRN Name & Code	Internal Code for Sub Agent / Employee	FOR OFFICE USE ONLY (TIME STAMP)

Consent for sharing Transaction Feed with RIA/PMRN (Applicable for investments through RIA/PMRN only) ☐ [illegible]

EUIN Declaration (only where EUIN box is left blank) (Refer General Instruction 1) ☐ [illegible]

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

(✓) ☐ SIP Top-Up SIP ☐ Micro SIP ☐ Change in Bank Account for Auto Debit (Proceed directly to fill the NACH mandate and provide a cancelled cheque)

1. Investment and SIP Details: First / Sole Investor

Name

Folio No (Existing Unitholder) KYC Identification Number

PAN / PEKRN# Enclosed (✓) KYC Proof ☐ Existing UMRN

PAYMENT THROUGH ☐ SINGLE CHEQUE ☐ MULTIPLE CHEQUES Refer Note @ and general instruction 4 (i) [illegible]

Please mention Scheme /Plan/ Option/ Sub Option

☐ New SIP ☐ Upgrade Existing SIP	SIP Installment Amount (₹)	Frequency	SIP Date(s)/Days for Weekly/ Monthly/ Quarterly Frequency (Refer Instruction 1(a))	Period	Top-Up for Monthly & Quarterly Frequency (Optional) (Refer Instruction 1(c))		
					Top Up Details	CAP Details (Optional)	Frequency
1. Mahindra Manulife ____ Cheque No. ____ Cheque Date ____		☐ Weekly	☐ Mon ☐ Tue ☐ Wed (Default) ☐ Thu ☐ Fri	Start End Ensure SIP Duration is not more than 40 years.	Amount (₹) Or Percentage	CAP Amount (₹) Or CAP Month-Year	☐ Yearly (Default) ☐ Half yearly
		☐ Monthly (Default) ☐ Quarterly	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31				
☐ New SIP ☐ Upgrade Existing SIP 2. Mahindra Manulife ____ Cheque No. ____ Cheque Date ____		☐ Weekly	☐ Mon ☐ Tue ☐ Wed (Default) ☐ Thu ☐ Fri	Start End Ensure SIP Duration is not more than 40 years.	Amount (₹) Or Percentage	CAP Amount (₹) Or CAP Month-Year	☐ Yearly (Default) ☐ Half yearly
		☐ Monthly (Default) ☐ Quarterly	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31				

2. Demat Account Details (Optional)

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

[illegible] # Please attach KYC proof if not already KYC validated.

Declaration: [illegible]

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

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mahindra Manulife MUTUAL FUND

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

Date: D D M M Y Y Y Y

UMRN

Please ✓ ☑ CREATE ☐ MODIFY ☐ CANCEL

Sponsor Bank Code

Utility Code N A C H 0 0 0 0 0 0 0 0 0 0 3 2 6 2

I/We hereby authorise **Mahindra Manulife Mutual Fund** to debit (Please ✓) ☐ SB ☐ CA ☐ CC ☐ SB-NRE ☐ SB-NRO ☐ Others

Bank A/c No.: IFSC

with Bank MICR

an amount of Rupees ₹

Frequency: ☒ ~~Monthly~~ ☒ ~~Quarterly~~ ☒ ~~Half Yearly~~ ☒ ~~Yearly~~ ☑ As & when presented

Debit Type: ☒ ~~Fixed Amount~~ ☑ Maximum Amount

Folio No. PAN

[illegible]

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

Signature of Primary Bank Account Holder | Signature of Bank Account Holder | Signature of Bank Account Holder

Phone

Name as in bank records | Name as in bank records | Name as in bank records

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

Terms & Conditions for SIP/ Top-Up SIP

1 (a). SIP Facility is offered by the Scheme subject to following terms and conditions:

Particulars	Frequency available (Default day for weekly frequency: Wednesday) (Default Frequency: Monthly)		
	Weekly	Monthly	Quarterly
SIP Transaction Dates	Any day of the Week (except Saturday & Sunday)	Any date*	
Minimum no. of installments and Minimum amount per installment	**For MMETSF** - 6 installments of Rs. 500/- each and in multiples of Rs. 500/- thereafter **For MMAPRF** - 6 installments of Rs. 1,000/- each and in multiples of Re. 1/- thereafter **For schemes other than MMAPRF & MMETSF**- 6 installments of Rs. 500/- each and in multiples of Re. 1/- thereafter		**For MMETSF** - 4 installments of Rs. 1500/- each and in multiples of Rs. 500/- thereafter. **For schemes other than MMETSF** - 4 installments of Rs. 1500/- each and in multiples of Re. 1/- thereafter
Mode of Payment	National Automated Clearing House (NACH) Facility and Direct Debit available through select banks with whom AMC may have an arrangement from time to time.		

* If any SIP instalment due date falls on a non-Business day, then the respective transactions will be processed on the next Business day. However, in case the chosen date is not available in a particular month, the SIP will be processed on the last day of that month. E.g. if selected date is 31st, SIP instalment for the month of September will be processed on 30th September. However, if 30th September happens to be a Non-Business Day, the SIP will be processed on the immediate next Business Day.
Note: Any one or more SIP transaction dates from the available dates can be selected by the Unit Holders under the Monthly and Quarterly frequencies. SIP amount (including Top-Up) will be restricted to amount mentioned in Direct Debit / NACH Mandate Form. Any day of the week or more days can be selected by the Unit Holders under the weekly frequency.

MMETSF: Mahindra Manulife ELSS Tax Saver Fund; **MMAPRF**: Mahindra Manulife Asia Pacific REITs FOF

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

Particulars	Minimum Top up installment		Top Up Frequency	
	For schemes other than MMETSF	For MMETSF	For Monthly SIP	For Quarterly SIP
Top up by Amount	Rs. 100 and in multiples of Rs. 100 thereafter	Rs. 500 and in multiples of Rs. 500 thereafter	• Yearly • Half Yearly	• Yearly
Top up by Percentage	10% and in multiples of 1% thereafter (Rounded off to nearest next multiple of Rs. 10)	Not available	• Yearly	

Note: Existing investors will be required to submit a request for upgrade from SIP to Top-up SIP at least 10 calendar days prior to the next SIP date. In case of Monthly SIP, if the investor has chosen Half-yearly Top-Up frequency, the SIP amount will increase after every 6 SIP monthly cycle dates by the amount indicated and if the investor has chosen Yearly Top-Up frequency, the SIP amount will increase after every 12 SIP monthly cycle dates by the amount/percentage indicated. For Quarterly SIPs, only Yearly frequency is available for Top-up and the SIP amount will increase after every 4 SIP quarterly cycle dates by the indicated amount / percentage. If the investor does not specify either the Top-up amount/percentage or specifies both, the SIP application will be processed by default with the Minimum Top-up installment amount as per above table. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with revised Top-up details.

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

Default options: Default day for weekly frequency - Wednesday   Default Frequency - Monthly; Default Date (for both monthly and quarterly frequency) - 10th   Default Mode - Top-up by amount; Default Top-up frequency - Yearly

2. For New / Existing investors if 1st SIP installment is through NACH mandate kindly attach Blank cancelled cheque or Copy of cheque.
3. Ensure the duration in the SIP Registration as well as Debit Mandate form is not more than 40 years.
4. a. **SIP Cap Amount:** Investor shall have an option to freeze the SIP installment amount (including Top-ups applied at periodic intervals) by specifying a SIP Cap amount. The SIP Cap amount shall be less than or equal to the amount mentioned by the investor in the NACH Debit Mandate. In case the SIP Cap amount specified by the investor is higher than the NACH Debit Mandate amount, then the amount mentioned in the NACH Debit Mandate shall be considered for applying Top-ups and processing of SIP installments until the end of SIP tenure.
   b. **SIP Cap Month-Year:** Investor shall have an option to freeze the SIP installment amount (including Top-ups applied at periodic intervals) from a prespecified month and year. From this prespecified month and year onwards, the SIP Top-Ups will be discontinued and the last topped up SIP installment will remain constant until the end of SIP tenure.

   Note: Investor shall have a flexibility to choose either SIP Cap Amount or SIP Cap Month-Year. In case of multiple selections, SIP Cap amount will be considered as default selection.
5. The first installment will be processed at Applicable NAV based on the timing of credit receipt of funds in the bank account of the Scheme before the cut-off time as available for utilization before the cut-off time as stated in KIM/SID. There should be a gap of at least 21 calendar days between the first SIP installment and the second SIP installment. The Physical SIP Standalone Enrolment Form should be submitted at least 21 days before the first SIP Auto Debit date. The SIP Auto Debit shall start from the selected "Start" date mentioned by the investor, subject to completion of successful SIP Auto Debit mandate verification and registration formalities.
6. In case of MMETSF each SIP installment will be subject to a Lock-in period of three years from the date of allotment of Units.
7. In case of auto cancellation the below given uniform timeline for treating a SIP as ceased/cancelled will be adopted by the AMC.

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

8. SIP registered for more than one day or all days of the week under the **Weekly** frequency OR one date or all dates of the month under the **Monthly / Quarterly** frequency will be considered as separate SIP instruction for the purpose of fulfilling the "Minimum no. of installments" criteria.
9. SIP in a folio of a minor will be registered only upto the date of minor attaining the majority even though the instruction may be for the period beyond that date.
10. The Load structure prevailing at the time of submission of the SIP application (whether fresh or extension) will apply for all the installments indicated in such application.
11. AMC will ensure cancellation of auto-debit/SIP within 2 working days of such request submitted by the investor.
12. The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
13. The investors can also subscribe Units through SIP in Demat (electronic) mode for the Scheme. However the Units will be allotted based on applicable NAV of the Scheme and will be credited to investor's Demat (Beneficiary) Account on weekly basis on realisation of funds, e.g. Units will be credited to investor's Demat (Beneficiary) account every Monday (or next business day if Monday is a non-business day) for realisation status received in last week from Monday to Friday.
14. Investors will not hold Mahindra Manulife Mutual Fund / Mahindra Manulife Investment Management Private Limited (MMIMPL), its Registrar and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date.
15. The first cheque should be drawn on the same bank account which is to be registered for Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which Debit is registered.
16. Mahindra Manulife Mutual Fund / MMIMPL, its Registrar and other service providers shall not be responsible and liable for any damages/ compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
17. Top Up SIP facility is available only through NACH debit mandate. For Upgrading fill complete information for active SIP. In case of Quarterly SIP and Percentage based Top up, only Yearly Topup frequency is available. Percentage based Top-up feature is not available for Mahindra Manulife ELSS Tax Saver Fund.
18. **CAP Amount:** Max SIP installment amount (including Top-up). In case the SIP installment amount exceeds the maximum amount mentioned in the debit mandate, the SIP will continue with the last SIP installment amount. CAP Month-Year: Month-Year from which SIP Top-Up will be discontinued.

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Terms & Conditions - NACH / Auto Debit

1. NACH debit facility is offered at various banks. For a detailed list of banks, please refer the website www.npci.org.in.
2. This facility is offered only to the investors having bank accounts with above mentioned Banks. Above list is subject to modification/updation at any time in future at the sole discretion of MMIMPL, without assigning any reason or prior notice. If any bank is removed, SIP instructions of investors for such banks via NACH will be discontinued without any prior notice.
3. By signing the NACH mandate form the investor agrees to abide by the terms and conditions of NACH facility through NPCI (www.npci.org.in).
4. a. New/Existing investors who wish to enroll for SIP through NACH should fill the SIP Application Form and the Registration cum Mandate Form for NACH.
   b. The Registration cum Mandate Form for NACH should be submitted at least 21 calendar days prior to next SIP cycle date.
   c. Unique Mandate Registration Number (UMRN) is auto generated by NPCI during the mandate creation for the first time. Investors who do not have the UMRN, please leave it blank. UMRN would be linked to the folio and maximum length is 20 characters comprising of Alpha Numeric Character allotted by NPCI.
   d. Investors who already have UMRN registered under the folio can fill up the SIP Registration cum Mandate Form for NACH and should be submitted at least 10 working days before the date of the first debit through NACH.
5. Please provide the cancelled cheque leaf of the Bank A/c no for which NACH facility is registered.
6. Investors need to mandatorily fill the SIP Registration Cum Mandate form for NACH for any amendment and cancellation quoting their UMRN by giving 21 calendar days prior notice to any of the investor service centre.
7. Investor can choose to discontinue the SIP facility under folio without cancelling the UMRN.
8. IFSC is a 11 digit number given by some of the banks on the cheques. MICR is the 9-digit code that appears on your cheque next to the cheque number.
9. In case of existing investor, if application is received without existing UMRN then the last UMRN registered in the folio would be considered.
10. As per NPCI Circular, with effect from 1st April 2024, the duration of the NACH mandate can be for a maximum period of 40 years i.e. the gap between the "From" date and "To" date mentioned in the NACH Mandate form cannot exceed 40 years.

Terms & Conditions - Auto Debit

Auto Debit: The Auto Debit Facility will be made available only with the banks with which MMIMPL or its service provider may have tie up for Auto Debit from time to time. Please contact Mahindra Manulife Mutual Fund Investor Service Centre for updated list of banks/ branches eligible for Auto Debit Facility.

CHECKLIST

☐ Application Form is complete in all respect. Name, address & contact details are mentioned in full and signed by all applicants.

☐ Bank account details stated are complete and correct. In case investment cheque is from a different bank account, original cancelled cheque copy is attached.

☐ Permanent Account Number (PAN) for all applicants as applicable is mentioned.

☐ Preferred investment option i.e. whether Growth or IDCW Payout or IDCW Reinvestment is mentioned clearly.

☐ The cheque / demand draft should be drawn favouring the name of the scheme & crossed as "Account Payee Only", dated and duly signed.

☐ Application Number / Folio Number and applicant's name and / or PAN is mentioned on the reverse of each cheque.

☐ Demat A/c details are filled correctly in the form. Please provide self attested Client Master List Copy (where applicable).

☐ Details of applicants provided matches exactly with those in the Depository.

☐ Not a Resident of Canada.

Accompanying Documents

Please submit the following documents with your application (where applicable). All documents should be original / true copies by a Partner / Director / Trustee / Company Secretary / Authorised Signatory etc.

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

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

INSTRUCTIONS FOR APPLICATION FORM(S)

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

   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 Acceptances.

   New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form (for Auto Debit / NACH as applicable). Existing investors wishing to make SIP investment will need to complete and submit ONLY the SIP Enrolment Form (for Auto Debit / NACH as applicable), mentioning their folio number in the SIP enrolment form.

   Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction / changes if made in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes.

   Investors can also subscribe to the Units of the Regular Plan of the Scheme through the mutual fund trading platforms viz. BSE StAR MF of Bombay Stock Exchange Limited and Mutual Fund Service System (MFSS) of National Stock Exchange of India Limited. For further details, investors are advised to contact ISCs of Mahindra Manulife Mutual Fund or visit our website www.mahindramanulife.com

   The Application Form number / Folio number should be written by the investors on the reverse of the cheques and bank drafts accompanying the Application Form. Applications incomplete in any respect are liable to be rejected. Mahindra Manulife Investment Management Private Limited (MMIMPL/AMC) / Mahindra Manulife Trustee Private Limited (MMTPL/Trustee) have absolute discretion to reject any such Application Forms.

   Copies of the supporting documents submitted should be accompanied by originals for verification. In case the original of any document is not produced for verification, Mutual Fund/ AMC reserves the right to seek attested copies of the supporting documents.

   No request for withdrawal of application will be allowed.

   Investments through distributors

   As per directions of Securities and Exchange Board of India (SEBI), investors can route their Application Forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by AMFI. Further, no agents/ distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).

   Employee Unique Identification Number (EUIN)

   Every employee/ relationship manager/ sales person of the distributor of mutual fund products is required to quote the EUIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in exceptional cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

   Overseas Distributors

   For Overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

   Direct Investments

   Investors applying Directly must mention "Direct" in the ARN column. In case distributor code is mentioned in the Application Form, but "Direct Plan" is indicated against the Scheme name, the distributor code will be ignored and the application will be processed under Direct Plan. In case of valid application received without indicating "Direct Plan" against the Scheme/ Plan name and without any distributor code mentioned on the form, the application will be processed under "Direct Plan".

2. **EXISTING UNIT HOLDER INFORMATION**

   Investors/Unitholders already having a folio with the Fund should fill in **sections 1, 8 and 11** only. The personal and the Bank Account details as they feature in the existing folio would apply to this investment and would prevail over any conflicting information, if any, furnished in this form. In case the name of the Unit holder as provided in this application does not correspond with the name appearing in the existing folio, the application form may be rejected, at the discretion of the AMC/ Fund.

3. **UNIT HOLDER INFORMATION**

   A. Name, address and contact details like telephone, mobile and email address must be written in full. On successful validation of the investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in the Application Form.

Applications under a Power of Attorney (PoA) must be accompanied by the original Power of Attorney or a certified true copy/ duly notarised copy of the same. Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form.

All communication and payments shall be made by the Fund in the name of and favouring the first / sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Joint' and processed accordingly.

In case an investor opts to hold the Units in demat form, the applicant(s) details mentioned in **Section 3**, should be the same as appearing in demat account held with a Depository Participant.

Investments on Behalf of Minor:

In addition to the existing procedure, the photocopy of supporting documents as enumerated below shall be mandatory submitted while opening the account on behalf of minor:

- i. Birth certificate of the minor, or
- ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc. or
- iii. Passport of the minor, or
- iv. Any other suitable proof evidencing the date of birth of the minor.

In case of ambiguity in Date of Birth provided as per the application form/ updated from KYC records vis-a-vis the document evidencing the date of birth of the minor, the date of birth as per such document will be considered and captured in our records accordingly.

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

B. **In accordance with SEBI Circular No. CIR/ MIRSD/13/2013 dated December 26, 2013, the additional details** viz. Occupation details, Gross Annual Income/ Net worth and Politically Exposed Person (PEP)* status mentioned under **section 5** which was forming part of uniform KYC form will now be captured in the Application Form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/ Money Lending etc., (Applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

The said Details are mandatory for all investors.

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

C. **Details under Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standard (CRS) / Foreign Laws**

Tax Regulations require the Fund / AMC to collect information about each investor's tax residency. In certain circumstances (including if the Fund / AMC do not receive a valid self-certification from the investor), the Fund / AMC may be obliged to share the investor's account information with the relevant tax authority. For any questions about tax residency, investors are advised to contact their respective tax advisors. Further if the investor is a citizen or resident or green card holder or tax resident other than India, investor(s) shall include all such countries in the tax resident country information field along with the Tax Identification Number or any other relevant reference ID/ Number in the prescribed forms. If there is any change in the information provided, investor(s) shall promptly intimate the same to the Fund / AMC within 30 days. FATCA/CRS due diligence will be directed at each investor / Unit holder (including joint investor/Unitholder) and on being identified as a reportable person, all the folios will be reported. The AMC/ Mutual Fund reserves the right to reject any application/freeze any folio(s) held directly or beneficially for transactions in the event the applicant/Unitholder(s) fail to furnish the relevant information and/or documentation in accordance with FATCA/CRS provisions and as requested by the Fund/ AMC.

D. **Who cannot invest?**

The following persons/entities cannot invest in the Scheme:

1. Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FPI or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority or as stated in the exception in paragraph 5 hereunder.
2. Overseas Corporate Bodies (OCBs).
3. NRIs residing in Non Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.
4. Residents of Canada as defined under the applicable laws of Canada.
5. U.S. Person* (including all persons residing in U.S, U.S Corporations or other entities organised under the laws of U.S.) except lump sum subscription and switch transaction requests received from Non-resident Indians / Persons of Indian origin who at the time of such investment, are physically present in India and submit only a physical transaction request along with such documents / undertakings, etc. as may be prescribed by the AMC /Mutual Fund from time to time, and subject to compliance with all applicable laws and regulations prior to investing in the Scheme and provided that such persons shall not be eligible to invest through the SIP route / systematic transactions.

*The term "U.S. Person" means any person that is a U.S. Person within the meaning of Regulation S under the Securities Act of 1933 of the United States or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time.

The physical application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted only at the official points of acceptance of transactions of the Fund in India. Additionally, such transactions in physical application form(s) will also be accepted through Distributors of the AMC and other platforms in India, subject to receipt of such additional documents/undertakings, etc., as may be stipulated by the AMC / Trustee from time to time.

The investor shall be responsible for complying with all applicable laws for such investments. The AMC/Trustee reserves the right to put the application form/transaction request on hold/reject the subscription/transaction request and redeem the units, if already allotted, as the case may be, as and when identified by the AMC that the same is not in compliance with the applicable laws, the terms and conditions stipulated by the AMC/Trustee from time to time and/or the documents/undertakings provided by such investors are not satisfactory. Such redemption will be processed at the applicable Net Asset Value and subject to applicable taxes and exit load, if any.

If an existing Unit Holder(s) subsequently becomes a Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Schemes of Mahindra Manulife Mutual Fund.

The Mutual Fund reserves the right to include/exclude new/existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory Regulations, if any. The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete or Units are held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority.

E. KIN is a 14 digit unique number issued by the Central KYC Registry (CKYCR) to individuals/Non-Individual entities who have completed their KYC formalities through CKYCR. Those investors who have a KIN from CKYCR, should quote their 14 digit KIN in the application form.

F. GST denotes "Goods & Services Tax" and GSTIN denotes GST Identification Number. Mahindra Manulife Mutual Fund (MF) Head Office (HO) location which is currently in Mumbai, Maharashtra shall be considered as "Service recipient location" and accordingly if the investor is in MF HO Location State i.e. Maharashtra, CGST (Central GST @ 9%) and SGST (State GST @ 9%) else IGST (Integrated GST @ 18%) shall be computed on the entry/ exit load as applicable according to features of the schemes.

Identification of location for place of supply of service (GST State Code) of the investor will be based on the State Code of the investor's address, updated in the folio and available at the time of processing the transaction.

4. **Mode of Payment**

A. **Subscription Bank Account Details**

An investor at the time of his/her purchase of units must provide the details of his / her pay-in bank account (i.e. account from which a subscription payment is being made) in **Section 8** in the Application Form.

B. **Resident Investors**

- i. Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. No money orders, postdated cheques and postal orders will be accepted.
- ii. Outstation cheques will not be accepted and applications accompanied by Non-CTS cheques shall be liable for rejection. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC / CAMS Service Centre available for Investors. The AMC will not accept any request for refund of demand draft charges, in such cases.
- iii. Payment may be also made through National Automated Clearing House (NACH) Facility or 'Direct Debit mandate' facility offered through select banks with whom AMC may have an arrangement, time to time.

C. **NRIs, PIOs, OCIs**

- In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in the NRE / FCNR in the case of Purchases on a repatriation bank or out of funds held in the NRE / FCNR/ NRO account, in the case of Purchases on a non-repatriation basis. In case Indian rupee drafts are purchased abroad or payments from FCNR or NRE accounts, an account debit certificate from the Bank issuing the draft confirming the debit and/ or foreign inward remittance certificate (FIRC) by investor's banker shall also be enclosed.

D. Payment Through Single Cheque

i. Investor can choose to make payment through a single cheque for investing in multiple schemes **in the same folio** using single or multiple application forms by ticking the box 'Payment through Single Cheque'.

ii. Investor can make a consolidated payment for purchases in the same folio for minimum 2 and upto 6 schemes. Same cheque cannot be used for both Lumpsum & SIP investments.

iii. The Cheque/ DD should be drawn for the total amount across schemes mentioned in section 8 and should be in favour of "Mahindra Manulife Multiple Schemes A/c PAN" or "Mahindra Manulife Multiple Schemes A/c Investor Name" and crossed "A/c Payee only".

iv. Investor should use separate Cheque/ DD for making Lumpsum and SIP investments.

v. The application may be rejected in total if:
- The investment details in section 8 for any one or more of the schemes is/are incomplete
- The minimum investment criteria is/are not met for one or more of the schemes
- The total investment amount is different from the cheque/ DD amount

vi. EXCEPTIONS: Facility for Payment through single cheque is not available for investments in any scheme during its NFO period.

Payment Through Multiple cheques

i. The cheque/ DD should be drawn in favour of "Name of the Scheme - A/c PAN" or "Name of the Scheme - A/c Investor Name".

Returned cheque(s) are liable not to be presented again for collection and the accompanying Application Form is liable to be rejected. The Trustee reserves the right to recover from an investor any loss caused to the schemes on account of dishonour of cheques/presentation of dishonored cheques issued by the investor for purchase of Units of the schemes.

E. Cash

In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash transactions for fresh purchases/ additional purchases to the extent of Rs.50,000/- per investor, per financial year shall be allowed subject to:

i. compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable Anti-Money Laundering Rules, Regulations and Guidelines; and

ii. sufficient systems and procedures in place.

However, payment towards redemptions, IDCW etc. with respect to aforementioned investments shall be paid only through banking channel.

The Fund/ AMC is currently in the process of setting up appropriate systems and procedures for the said purpose. Appropriate notice shall be displayed on its website viz. www.mahindramanulife.com, as well as at the Investor Service Centres, once the facility is made available to the investors.

F. Subscriptions through RTGS/ NEFT/UPI:

Subscription through RTGS/NEFT/UPI can be done ONLY into the account(s) maintained with such banks as specified from time to time. Please contact the nearest ISC for bank details. The investor has to place a RTGS / NEFT/ UPI request with his bank from where the funds are to be paid and submit the bank acknowledged copy of request letter with the application form and mention on the application form the UTR (Unique Transaction Reference) Number/ Reference Number, which is generated for their request by the bank. RTGS/NEFT/UPI request is subject to the RBI regulations and guidelines governing the same. The AMC/Fund shall not be liable for any loss arising or resulting from delay in credit of funds in the Fund/Scheme collection account.

G. Investment on behalf of minor

Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the same parent or legal guardian only as mentioned in the application form.

5. BANK DETAILS

A. Pay-Out Bank Account Details (For redemption only):

An investor at the time of investment must provide the details of the pay-out bank account (i.e. account into which redemption proceeds are to be paid) in **Section 7** in the Application Form. The same is mandated to be provided under SEBI Regulations.

In case pay-out bank account is **different** from payin bank account mentioned under **Section 8** in the Application Form, the investor subscribing under a new folio is required to submit **any one** of following as a documentary proof along with the Application Form validating that **pay-out bank account** pertain to the sole / first Applicant.

(i) Cancelled original cheque leaf of the pay-out bank account (where the account number and first applicant name is printed on the face of the cheque). Applicants should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse.

(ii) Self attested copy of the bank pass book or a statement of bank account with current entries not older than 3 months having the name and address of the first applicant and account number;

(iii) A letter from the bank on its letterhead certifying that the applicant maintains an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

Note: The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Official Point of Acceptance (OPAs) of the Fund where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

Further, in exceptional cases where Third Party Payments (as stated under **Instruction 7B** below) are accepted, the investor is required to submit any one of the documentary proofs as stated in (i), (ii) and (iii) above for the pay-out bank account. Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details)without any of the above mentioned documents relating to payout bank account details will be treated as invalid and liable to be rejected.

B. Pay- Out Bank Account Details in case of Minor (For Redemption only)

Irrespective of the source of payment for subscription on behalf of minor, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.

For existing folios in the name of the minors, investors are requested to update the bank account in the name of the minor or a joint account of the minor with the parent or legal guardian (wherever applicable) before placing any redemption request.

C. Multiple Bank Account Registration

An investor may register multiple bank accounts (currently upto 5 for individuals / HUF and upto 10 for Non-individuals) for receiving redemption proceeds etc. by providing necessary documents and filing up of Multiple Bank Accounts Registration Form.

D. Indian Financial System Code (IFSC)

IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption via the various electronic mode of transfers that are available with the banks.

6. INVESTMENT DETAILS

A. **Regular Plan:** This Plan is for investors who wish to route their investment through any distributor.

B. **Direct Plan:** This Plan is for investors who wish to invest directly without routing the investment through any distributor.

Investors should mention the Plan for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form.

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

Investors may note that in case of fresh/ additional purchases, if the name of the Scheme on the application form/transaction slip differs with the name on the Cheque/ Demand Draft/payment instrument/transfer letter, then the AMC will allot units under the Scheme mentioned on the application form. In case of fresh/additional purchases, if the Scheme name is not mentioned on the application form/transaction slip, then the units will be allotted under the Scheme mentioned on the Cheque/Demand Draft/ payment instrument/transfer letter. The Plan/Option that will be considered in such cases if not specified by the customer will be the default option of the Scheme as per the SID. However, in case additional purchase is under the same scheme as fresh purchase, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh purchase.

INVESTMENT THROUGH SIP/MICRO SIP

1. SIP facility is offered by the Scheme subject to following features:

   (i) Frequencies available: Weekly / Monthly / Quarterly

SIP Transaction Dates-

Weekly: Any day of the Week (except Saturday & Sunday)

Monthly / Quarterly: Any date*

* If any SIP installment due date falls on a non Business day, then the respective transactions will be processed on the next Business day. However, in case the chosen date is not available in a particular month, the SIP will be processed on the last day of that month. E.g., if selected date is 31st, SIP installment for the month of September will be processed on 30th September. However, if 30th September happens to be a Non Business Day, the SIP will be processed on the immediate next Business Day.

(3) Minimum no. of installments and Minimum amount per installment:

Weekly: For MMETSF - 6 installments of Rs 500/- each and in multiples of Rs. 500/- thereafter.

For MMAPRF - 6 installments of Rs. 1,000/- each and in multiples of Rs. 1/- thereafter.

For schemes other than MMAPRF & MMETSF: 6 installments of Rs. 500/- each and in multiples of Re. 1/- thereafter.

Monthly: For MMETSF - 6 installments of Rs 500/- each and in multiples of Rs. 500/- thereafter.

For MMAPRF - 6 installments of Rs. 1,000/- each and in multiples of Re. 1/- thereafter.

For schemes other than MMAPRF & MMETSF-6 installments of Rs 500/- each and in multiples of Re. 1/- thereafter.

Quarterly: For MMETSF - 4 installments of Rs 1500/- each and in multiples of Rs. 500/- thereafter. **For schemes other than MMETSF** - 4 installments of Rs. 1500/- each and in multiples of Re. 1/- thereafter.

MMETSF: Mahindra Manulife ELSS Tax Saver Fund; **MMAPRF**: Mahindra Manulife Asia Pacific REITs FOF.

(4) Mode of Payment:

i. Direct Debit mandate through select banks with whom AMC may have an arrangement, time to time.

ii. National Automated Clearing House (NACH) Facility

Note: Anyone or more SIP transaction dates from the available dates can be selected by the Unit Holders under the Weekly / Monthly and Quarterly frequencies. SIP amount (including Top Up) will be restricted to amount mentioned in Direct Debit / NACH Mandate Form. Any day of the week or more day(s) can be selected by the Unit Holders under the Weekly frequency.

Default options:

Default day for weekly frequency - Wednesday

Default Frequency - Monthly

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

Default Mode - Top-up by amount

Default Top up Frequency - Yearly

2. New Investors submitting a SIP application form along with the first SIP installment cheque should ensure that First SIP Cheque and subsequent SIP installments should be of the same amount.

3. Please draw cheque in the name of the Scheme e.g. "Name of the Scheme - A/c PAN" or "Name of the Scheme - A/c Investor Name" and crossed "A/c Payee only". Also write SIP registration Form no. or folio number on the reverse of cheque accompanying SIP registration form.

4. The first and the subsequent SIP installments will be processed at the Applicable NAV of the Scheme based on funds available for utilization before the cut-off time, as stated in KIM/SID.

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

For SIP registered through the physical mode, there should be a gap of at least 21 calendar days between the first SIP installment and the second SIP installment. The Physical SIP Standalone Enrollment Form should be submitted at least 21 days before the first SIP Auto Debit date.

The SIP Auto Debit shall start from the selected "Start" date mentioned by the investor, subject to completion of successful SIP auto Debit mandate verification and registration formalities.

5. SIP Top-up Facility

SIP Top-up Facility is a facility which provides flexibility to the investors to increase the amount of the SIP installment by a fixed amount or by a fixed percentage at pre-defined intervals during the tenure of the SIP. The SIP Top-up Facility offered by the Scheme is subject to the following terms and conditions:

i. SIP Top-up Facility shall be available for monthly and quarterly SIP frequencies only.

ii. SIP Top-up Facility would be available to all existing and new SIP enrolments. Existing investors who have enrolled for SIP are also eligible to avail Top-up facility and will be required to submit the request for enrolment under the facility at least 10 calendar days prior to the SIP date.

iii. The Top-up facility shall be available for SIP investments only through NACH Debit Mandate.

iv. This facility is being offered through two modes: (i) Top-up by Amount and (ii) Top-up by Percentage. **Default Mode - Top-up by amount.**

v. In case of Top-up by Amount, the top-up installment amount shall be minimum Rs. 100 and in multiples of Rs. 100 thereafter.

vi. In case of Top-up by Percentage, the Top-up installment shall be a minimum 10% of subsequent SIP installment amount and in multiples of 1% thereafter. The SIP installment amount will be rounded off to the nearest next multiple of Rs. 10. Percentage Top-up can be done at annual frequency only.

vii. a. **SIP Cap Amount:** Investor shall have an option to freeze the SIP installment amount (including Top-ups applied at periodic intervals) by specifying a SIP Cap amount. The SIP Cap amount shall be less than or equal to the amount mentioned by the investor in the NACH Debit Mandate. In case the SIP Cap amount specified by the investor is higher than the NACH Debit Mandate amount, then the amount mentioned in the NACH Debit Mandate shall be considered for applying Top-ups and processing of SIP installments until the end of SIP tenure.

b. **SIP Cap Month-Year:** Investor shall have an option to freeze the SIP installment amount (including Top-ups applied at periodic intervals) from a prespecified month and year. From this prespecified month and year onwards, the SIP Top-Ups will be discontinued and the last topped up SIP installment will remain constant until the end of SIP tenure.

Note: Investor shall have a flexibility to choose either SIP Cap Amount or SIP Cap Month-Year. In case of multiple selections, SIP Cap amount will be considered as default selection.

viii. Investors will be able to choose from two frequencies for SIP Top-Up: Half Yearly and Yearly. **Default Top-up Frequency - Yearly.**

ix. Investors who have enrolled for SIP with Monthly Frequency will be able to choose from two frequencies for Top-Up: Half Yearly and Yearly. In case the investor has chosen half-yearly frequency, the SIP amount will increase after every 6 SIP monthly cycle dates by the amount indicated and in case if the investor has chosen Yearly Frequency, the SIP amount will increase after every 12 SIP monthly cycle dates by the amount / percentage as indicated.

x. Investors who have enrolled for SIP with Quarterly Frequency will be able to choose only "Yearly" frequency for Top-Up and the SIP amount will increase after every 4 SIP quarterly cycle dates by the amount / percentage as indicated.

xi. If the investor does not specify either the Top-up amount/percentage or specifies both, the SIP application will be processed by default with the minimum Top-up installment amount, as applicable.

xii. In case the SIP installment amount(s) (including Top-ups applied at periodic intervals) exceeds the maximum amount mentioned by the investor in the NACH debit mandate, the said SIP Top-up request will stand rejected and the SIP will continue to be processed with the last topped up SIP installment amount.

xiii. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with revised Top-up details.

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

xv. SIP Top-up will be allowed in case of Micro Investments subject to the condition that total investments including SIP Top-ups 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.

6. In case of MMETSF, each SIP installment will be subject to a Lock in period of three years from the date of allotment of Units. (*MMETSF: Mahindra Manulife ELSS Tax Saver Fund)

7. In case any cheque submitted by the investor for SIP installment or any payment instruction for SIP installment is dishonoured by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately.

8. In case of auto cancellation, the below given criteria in reverse for treating a SIP as (deemed) cancelled will be adopted by the AMC.

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

9. SIP registered for more than one day or all days of the week under the Weekly frequency OR one date or all dates of the month under the Monthly / Quarterly frequency will be considered as separate SIP instruction for the purpose of fulfilling the "Minimum no. of installments" criteria. In case the SIP Debit day / date is not indicated or in case of ambiguity, Wednesday shall be treated as Default day under Weekly frequency and 10th shall be treated as the Default date of the month and accordingly the SIP transaction will be processed on 10th of each month / quarter as per the frequency opted.

10. The Load structure prevailing at the time of submission of the SIP application (whether fresh or extension) will apply for all the installments indicated in such application.

11. AMC will ensure cancellation of auto-debit/ SIP within 2 working days of such request submitted by the investor.

12. The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.

13. The investors can also subscribe Units through SIP in Demat (electronic) mode for the Scheme. However the Units will be allotted based on applicable NAV of the Scheme and will be credited to investor's Demat (Beneficiary) Account on weekly basis on realization of funds. e.g. Units will be credited to investor's Demat (Beneficiary) account every Monday (or next business day, if Monday is a non-business day) for realization status received in last week from Monday to Friday.

    Note: This facility is not available in case of units offered under the Income Distribution cum Capital Withdrawal / IDCW Option(s) of less than monthly frequency.

14. Existing investors can avail SIP facility by submitting only SIP Registration cum mandate form for NACH / Auto-Debit.

15. Investors will not hold Mahindra Manulife Mutual Fund / MMIMPL, its Registrar 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.

16. The first cheque should be drawn on the same bank account which is to be registered for Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which Debit is registered.

17. Mahindra Manulife Mutual Fund / MMIMPL, its Registrar and other service providers shall not be responsible and liable for any damages/ compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.

7. THIRD PARTY PAYMENTS

A. The AMC / Fund shall not accept applications for subscriptions of units accompanied with Third Party Payments except in cases as enumerated in para 7B below.

   "Third Party Payment" means payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the Application Form. In case of payment instruments issued from a joint bank account, the first named applicant/ investor must be one of the joint holders of the bank account from which the payment instrument is issued to consider the payment as a non Third Party Payment.

B. As referred to in para 7A above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation/ declarations.

   (i) Payment by an Employer on behalf of employees under Systematic Investment Plans (SIP) or lump sum / one-time subscription, through Payroll deductions or deductions out of expense reimbursements.

   (ii) Custodian on behalf of an FPI or a Client.

   (iii) Payment by the AMC to an empanelled Distributor on account of commission/ incentive etc. in the form of the Mutual Fund units of the schemes managed by the AMC through SIP or lump sum/ one-time subscription.

   (iv) Payment by a Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal- agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum / onetime subscription.

C. For investments through third party payments, Investors must accompany the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website www.mahindramanulife.com) along with the Application Form for subscription of units.

8. E-MAIL & Mobile COMMUNICATION

Investors may note that Primary holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. If the AMC / RTA finds that the email address / mobile number provided is not of the actual investor or seems to be incorrect, the AMC / RTA may choose not to capture / update the email address / mobile number.

Further, the email address provided by the investor will be registered in our records and will be treated as their consent to receive, Allotment confirmations, Consolidated Account Statement/ Account Statement, annual report/ abridged summary and any statutory / other information as permitted via electronic mode /email. These documents shall be sent physically in case the Unit holder opts/request for the same.

Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Mutual Fund about the same to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

The AMC/Trustee reserve the right to send any communication in physical mode.

Description of Email & Mobile validation codes:

Family Code	Family Description
SE	Self
SP	Spouse
DC	Dependent Children
DS	Dependent Siblings
DP	Dependent Parents
GD	Guardian
PM	PMS
CD	Custodian
PO	POA

9. MODE OF PAYMENT OF REDEMPTION PROCEEDS - VIA DIRECT CREDIT/ RTGS/ NEFT

A. **Real Time Gross Settlement (RTGS)/ National Electronic Funds Transfer (NEFT)**

   The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' and 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and IDCW proceeds (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/ NEFT System).

   NEFT is electronic fund transfer modes that operate on a deferred net settlement (DNS) basis which settles transactions in batches. Contrary to this, in RTGS, transactions are processed continuously throughout the RTGS business hours. The minimum amount to be remitted through RTGS is Rs. 2 Lakhs. There is no upper ceiling for RTGS transactions. No minimum or maximum stipulation has been fixed for NEFT transactions.

   Unit holders can check the list of banks participating in the RTGS / NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres. However, in the event of the name of Unit holder's bank not appearing in the list of Banks participating in RTGS/ NEFT updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption/ IDCW (if any) proceeds via RTGS / NEFT System will be discontinued by Fund/ AMC without prior notice to the Unit holder and the payouts of redemption/ IDCW (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft.

   For more details on RTGS / NEFT or for frequently asked questions (FAQs) on RTGS / NEFT, Unit holders are advised to visit the RBI website www.rbi.org.in/Fund website www.mahindramanulife.com

B. **Payment to NRI Investors**

   Payment to NRI / FPI Unit holders will be subject to the relevant laws / guidelines of the RBI as are applicable from time to time (also subject to deduction of tax at source as applicable).

   In the case of NRIs:

   i. Credited to the NRI investor's NRO account, where the payment for the purchase of the Units redeemed was made out of funds held in NRO account; or

   ii. Remitted abroad or at the NRI investor's option, credited to his NRE / FCNR / NRO account, where the Units were purchased on repatriation basis and the payment for the purchase of Units redeemed was made by inward remittance through normal banking channels or out of funds held in NRE / FCNR account.

   In the case of FPIs, the designated branch of the authorised dealer may allow remittance of net sale/maturity proceeds (after payment of taxes) or credit the amount to the Foreign Currency account or Non-resident Rupee account of the FPI maintained in accordance with the approval granted to it by the RBI.

   The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the rupee amount in foreign exchange in the case of transactions with NRIs / FPIs. The Fund may make other arrangements for effecting payment of redemption proceeds in future.

   Unitholders are advised to opt for the NEFT / RTGS, as it helps in avoiding loss of redemption warrant in transit or fraudulent encashment. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account.

   The AMC / Fund shall not be held liable for any losses/ claims, etc. arising on account of processing the direct credit or credit via RTGS/ NEFT of redemption proceeds on the basis of Bank Account details as provided by the Unit holder in the Application Form.

   However, if the Unit holders are not keen on availing of any of the said facilities and prefer receiving cheques/ demand drafts, Unit holders shall intimate the AMC/Registrar in writing indicating their preference. The AMC/ Fund would then ensure that the payouts are effected by sending the Unit holders a cheque / demand draft. In case of unforeseen circumstances, the AMC/Fund reserves the right to issue a cheque / demand draft.

Any charges levied by the investor's bank for receiving payment through electronic mode / outstation cheques / demand drafts will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges.

Please ensure to furnish the Bank Account details under Section 7

C. **Mode of Payment for Unit holders holding Units in Demat form**

Investors will receive their redemption proceeds directly into their bank accounts linked to the demat accounts.

10. SMS Alerts

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

11. UNIT HOLDING OPTION

Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form.

Investors desiring to get allotment of units in demat form must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form/ DP statement showing active demat account details for verification. Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

For units held in demat mode, details such as address for correspondence, pay-out bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Holding/ transacting of units held in demat form shall be in accordance with the procedures/ requirements laid down by the Depositories, viz. NSDL/ CDSL in accordance with the provisions under the Depositories Act, 1996 and the Regulations thereunder.

12. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language.

In case of an application through constituted Attorney, the Power of Attorney should be signed by the Investor and the constituted Attorney. The Application Form should be signed in such cases by such constituted Attorney.

13. NOMINATION FACILITY

1. Pursuant to Regulation 29A of the SEBI Regulations and Clause 17.16 of SEBI Master Circular, the AMC provides an option to the Unitholder to submit either the nomination form or the declaration form for opting out of nomination in physical (using the format available on the website of the Fund viz, www.[illegible].com) or online mode, as per the choice of the unit holder(s).

In case of physical option, the forms shall carry the wet signature of all the unit holder(s). In case of online option, instead of wet signature(s) of all the unit holder(s), the AMC shall validate the forms in the following manner:

i) through two factor authentication in which one of the factors shall be a One-Time Password sent to the unit holder at his/her email/phone number registered with the AMC, or

ii) by using e-Sign facility recognized under Information Technology Act, 2000, as and when this facility is made available.

Where the Units are held by more than one person jointly, the joint Unit holders may together nominate a person(s) in whom all the rights in the Units shall vest in the event of death of all the joint Unit holders. By provision of this facility the AMC is not in any way attempting to grant any rights other than those granted by law to the nominee(s).

A nomination in respect of the Units does not create an interest in the investments after the death of the Unit holder. The nominee(s) shall receive the Units only as an agent and trustee for the legal heirs or legatees as the case may be.

The mode of operation (of the joint folio), namely that of the first named holder OR anyone or survivor OR either or survivor basis OR joint, etc. shall be un affected by the rule of survivorship.

2. It is mandatory for all new investors/unitholders under "Single" mode of holding to provide Nomination details (including nominee name, address and relationship) or Opt out of the nomination by providing specific details / declaration in the Nomination section of the form. In the absence of the said details, the application form shall be liable for rejection. However, it is advisable for all existing investors/unitholders under "Single" as well "Joint" mode of holding to provide status of nomination in their folios for ensuring smooth transmission of securities held by them.

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

4. Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family, a Power of Attorney holder and/ or Guardian of Minor unitholder cannot nominate.

5. Nomination is not allowed in a folio where investments are made on behalf of a Minor.

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

7. Minor(s) can be nominated and in such cases, the date of birth of minor, name of the parent/ legal guardian representing such minor nominee(s) shall be provided mandatorily by the Unit holder(s).

8. Only the following categories of Indian Residents can be nominated: (a) individuals (b) minors through parent/legal guardian (c) religious and charitable trusts and (d) Central Government, State Government, a local authority or any person designated by virtue of his office. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.

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

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

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. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees. **Any odd lot after division shall be transferred to the first nominee mentioned in the form.**

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

13. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.

14. Death of Nominee(s): In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholders is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, upon demise of one of the nominees prior to the demise of the investor and if no change is made in the nomination, then the assets shall be distributed to the surviving nominees on pro rata basis upon demise of the investor.

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

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

17. In respect of folios/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.

18. Cancellation of nomination can be made only by those Unit holder(s) who hold Units on their own behalf either singly or jointly and who made the original nomination. On cancellation of nomination, the nomination shall stand rescinded and the Fund/ AMC shall not be under any obligation to transmit the Units in favour of the nominee(s).

19. In case of investors opting to hold the Units in demat form, the nomination details provided by the investor to the depository participant will be applicable.

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

Rights, Entitlement and Obligation of the investor and nominee:

- If you/ are opening a new demat account / MF folios, you have to provide nomination.
- You can make nomination or change nominee any number of times without any restriction.
- You are entitled to receive acknowledgement from the AMC / DP for each instance of providing or changing nomination.
- Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single account / folio.
- In case all your nominees do not claim the assets from the AMC / DP, then the residual unclaimed asset shall continue to be with the AMC in case of MF units and with the concerned Depository in case of Demat account.
- You have the option to designate any one of your nominees to operate your account / folio in case of your physical incapacitation at any point of time and not just during opening of account / folio. The mandate can be changed any time you choose.

Transmission aspects

- AMCs / DPs shall transmit the folio / account to the nominee(s) upon receipt of 1) copy of death certificate and 2) completion / updation of KYC of the nominee(s). The nominee is not required to provide affidavits, indemnities, undertakings, attestations or notarization.
- In case of a joint account / folio, for transmission to the surviving joint holder(s) by name deletion, the surviving joint holder(s) shall have the option to update residential address(es), mobile number(s), email address(es), bank account detail(s), annual income and nominee(s), either along with transmission or at a later date. The regulated entity cannot seek KYC documents at the time of transmission, unless it was sought earlier but not provided by the holder.
- Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heir(s) of the deceased investor. In this regard, no dispute shall lie against the AMC / DP.
- In case of multiple nominees, the assets shall be distributed pro-rata to the surviving nominees, as illustrated below:

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

14. PERMANENT ACCOUNT NUMBER

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention the permanent account number (PAN) irrespective of the amount of investment and PAN Card copy to be attached along with application (except as given below). Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/her natural parent/legal guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) for transacting in the securities market. Also, investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN, subject to the AMC verifying the veracity of the claim of the investors that they are residents of Sikkim, by collecting sufficient documentary evidence. The Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

For further details, please refer Section '**Permanent Account Number**' under Statement of Additional Information available on our website www.mahindramanulife.com

PAN Exempt Investments

SEBI vide its letter dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of upto Rs. 50,000 per investor per year per mutual Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) and Sole proprietary firms who do not possess a PAN ("Eligible Investors")* are exempt from submission of PAN for investments upto Rs.50,000/- in a rolling 12 month period or in a financial year i.e. April to March. However Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the Application Form and submit a copy thereof along with the Application Form. In case the applicant is a minor, PAN /PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of Application Form.

Eligible Investors must hold only one PEKRN issued by any one of the KRAs. If an application for investment together with investments made in a rolling 12 month period or in a financial year exceeds Rs.50,000/-, such an application will be rejected.

Units allotted by way of 'Fresh / Additional Purchase and Systematic Investment Plans only will be covered in the limit of Rs.50,000. However, any subsequent Switch transaction of those units, whose value exceeds the limit of Rs. 50,000/- will be processed without the requirement of PAN from the investor. The detailed procedures / requirements for accepting applications shall be as specified by the AMC/Trustee from time to time and their decision in this behalf will be final and binding. Furthermore, the AMC reserves the right to seek PAN from the investor, if it is found that the investor has made investments by quoting his/her PAN in some other Mutual Fund, which is serviced by CAMS as an RTA.

The detailed procedures / requirements for accepting applications shall be as specified by the AMC /Trustee from time to time and their decision in this behalf will be final and binding.

*HUFs and other categories are not eligible for such investments.

15. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 and other circulars issued from time to time, mandated that all intermediaries including mutual funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and/ or any other applicable law in force and also any laws enacted by the Government of India from to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the investor(s) and with a view to monitor transactions for the prevention of money laundering, the Fund/AMC reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the investor(s), their beneficial ownership, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

The Fund, AMC, MMTPL and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of PMLA, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the PMLA and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

16. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

Units held in account statement (Non-Demat) form

It is mandatory for each of the investors (guardian in case of minor) to (i) attach proof of KYC Compliance viz. KYC Acknowledgement Letter* (*for those investors who have completed KYC formalities through SEBI registered KYC registration authorities); and (ii) provide KYC Identification Number (KIN) issued by the Central KYC Registry (CKYCR) if available, for all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/Flex STP/ Transfer of Income Distribution cum Capital Withdrawal (IDCW) Transfer. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must attach proof of KYC Compliance and / provide KIN if available at the time of investment.

In the absence of PAN, the investor's subscription is liable for rejection or the limit of investment may be restricted upto Rs 50,000 in a rolling period of 12 months as decided by AMFI/SEBI or at the discretion of the AMC in due course of time.

Any new investor wishing to invest in the scheme(s) of Mahindra Manulife Mutual Fund is requested to use the 'CKYC & KRA KYC Form' to complete the KYC formalities and submit the same at any of our investor service centres. The "CKYC and KRA KYC Application Form" is available on our website www.mahindramanulife.com.

Post completion of the KYC formalities using the above referred KYC form, the investor will be allotted a unique 14 digit KIN by CKYCR, which can be used by the investor at the time of making any future investments alongwith the PAN based KYC completed through SEBI registered KYC registration authorities (KRAs). However, the Mutual Fund reserves the right to carry out additional KYC / ask any additional information/ documents from the investor to meet the requirements of its KYC Policy.

Units held in electronic (demat) form

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. For further details, please refer Section 'Know Your Customer (KYC) Compliance' under Statement of Additional Information available on our website www.mahindramanulife.com

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

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

Further, pursuant to SEBI Master Circular no SEBI/HO/MIRSD/MIRSD-SEC-FATF/P/CIR/2024/78 dated June 06, 2024 on Guidelines on Anti-Money Laundering Standards and Combating the Financing of Terrorism /Obligations of Securities Market Intermediaries under the Prevention of Money Laundering Act, 2002 and Rules framed there under, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ('UBO(s)') and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s).

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

I. **Applicability**

1. Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except Individuals and a Company listed on a stock exchange in India, or it is an entity resident in jurisdictions notified by the Central Government and listed on stock exchanges in such jurisdictions notified by the Central Government, or is a subsidiary of such a Company.
2. Proof of Identity of the UBO such as Name/s, Address & PAN/Passport together with self attested copy* alongwith the 'Ultimate Beneficial Ownership' declaration form is required to be submitted to MMIMPL/its RTA.

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

II. **Identification Process:**

The beneficial owner shall be determined as under -

A. Where the client is a company:

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

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

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

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

B. Where the client is a partnership firm:

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

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

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

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

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

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

E. Where the client is a trust:

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

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

F. For Foreign Portfolio Investors:

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

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

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

18. FATCA & CRS TERMS & CONDITIONS

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

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

Should there be any change in any information provided by you, please ensure you advise us promptly i.e within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with MMIMPL or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS Instructions

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident, issues such identifiers. If no TIN is yet available or has not yet been issued, please select the appropriate option in the above form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non tax resident in the respective country customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND 3. Any one of the following documents: (1) Certified Copy of "Certificate of Loss of Nationality" OR (2) Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; OR (3) Reason the customer did not obtain U.S. citizenship at birth
Residence/mailing address in a country other than India Telephone number in a country other than India	(1) Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **AND** (2) Documentary evidence (refer list below) **If no Indian telephone number is provided** (1) Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **AND** (2) Documentary evidence (refer list below) **If Indian telephone number is provided along with a foreign country telephone number** (1) Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; **OR** (2) Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:
(a) Certificate of residence issued by an authorized government body* (b) Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

*** Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.**

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

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

For the existing FATCA and CRS certifications obtained from clients prior to July 01, 2024, details shall be uploaded by the intermediaries onto the systems of KRAs within a period of 60 days of implementation of the circular i.e., by September 10, 2024. Certifications pertaining to tax residency outside India should be uploaded to KRAs, while those not applicable need not be uploaded. KRAs will then classify or mark them as investors with tax residency in India.

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

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

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

SRIs are requested to take note of below points:

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

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FATCA-CRS Declaration & Supplementary KYC Information

Declaration Form for Entities

Please seek appropriate advice from your tax professional on your tax residency and related FATCA & CRS guidance

Part – A

PAN		Date of Incorporation	d d / m m m / y y y y
Name			
Address Type *[for KYC address]*	○ Residential ○ Residential / Business ○ Business ○ Registered Office		
Place of Incorporation		Country of Incorporation	
Gross Annual Income Details in INR	☐< 1 Lakh ☐1-5 Lacs ☐5-10 Lacs ☐10-25 Lacs ☐ 25 Lacs-1 Cr ☐> 1 Cr	Net Worth in INR in Lacs Net Worth as of	____________ dd/mm/yyyy
Is the entity involved in / providing any of the following services:	☐ Foreign Exchange / Money Changer Services ☐ Gaming / Gambling / Lottery Services [e.g. casinos, betting syndicates] ☐ Money Laundering / Pawning	Any other information *[if applicable]*	*[Please specify]*

Is "Entity" a tax resident of any country other than India – ☐ Yes ☐ No

(If 'Yes', please provide country/ies in which the entity is a resident for tax purpose and the associated TIN)

S No	Country of Tax Residency	Tax Payer Identification Number/ *Functional Equivalent / Company Identification Number or Global Entity Identification Number*	Identification Type *[TIN or other, please specify]*
1			
2			
3			

In case the Entity's Country of Incorporation / Tax Residence is US but Entity is not a Specified US person, mention Entity's exemption code here ______________ *(Refer Instructions a)*

Part B [to be filled by Financial Institutions or Direct Reporting NFFEs]

We are a

○ Financial Institution / FFI *[refer instructions e.]*

○ Direct Reporting NFFE *[refer instructions a.]*

GIIN (Global Intermediary Identification Number)

☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of the sponsoring entity

GIIN not available *[tick any one]*

☐ Applied For

☐ Not required to apply for – specify sub-category code ☐☐ *[refer instructions z.]*

☐ Not obtained - Non-participating FFI

Part C [Fill any one as applicable - to be filled by NFEs other than Direct Reporting NFFEs]

1	Is the entity is a listed company *[whose shares are regularly traded on a recognized stock exchange]* *[refer instructions d.]*	☐ No ☐ Yes *(If Yes, Please specify any one Stock Exchange on which the stock is traded regularly)* Name of the Stock Exchange ______________________
2	Is the entity a 'Related Entity' of a listed company *[whose shares are regularly traded on a recognized stock exchange]* *[refer instructions e.]*	☐ No ☐ Yes *(Please specify the name of the listed company and one stock exchange on which stock is traded regularly)* Name of the listed company: ______________________ Nature of Relation: ☐ Subsidiary ☐ Controlled Name of the Stock Exchange:
3	Is the entity an Active NFE?	☐ No ☐ Yes - Nature of business ______________________ Please specify sub-category of Active NFE ☐☐ *[refer instructions z.]*
4	If the entity a Passive NFE *[refer instructions h.]*	☐ No ☐ Yes - Nature of business ______________________ If Yes, fill UBO declaration in the next section

If Passive NFE, please provide the below additional details for each of the Controlling person. *[Please attach additional sheets if necessary]*

S No	Name of UBO	Taxpayer Identification Number / PAN / Equivalent ID Number~	Place & Country of Birth	Country of Tax Residency*	Occupation Type *[Service, Business, Others]*	Nationality	Father's Name	*Date of Birth dd/mmm/yyyy*	Gender *[Male, Female, others]*

 # Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India
~ In case TIN is not available, kindly provided functional equivalent
** If UBO has more than one tax residency outside India, details to be provided in separate rows for each of the tax residency countries*

Declaration:

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may liable for it. I/We hereby authorize you RTA/Mahindra Manulife Mutual Fund ('the Fund')/AMC/Other participating entities to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to / any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days and also undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities. I/We authorize Fund/AMC/ RTA to provide relevant information to upstream payors to enable withholding to occur and pay out any sums from my account or close or suspend my account(s) without any obligation of advising me of the same. We also confim that we have read and understood the FATCA & CRS Terms and Conditions given below and hereby accept the same.

Signature with relevant seal:

Authorized Signatory	Authorized Signatory	Authorized Signatory

Date:
Place:

FATCA & CRS Terms & Conditions

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which require Indian financial institutions such as the Banks/other financial entities to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

Please note that you may receive more than one request for information if you have multiple relationships with MFs or its group entities / related parties. Therefore, it is important that you respond to such request, even if you believe you have already supplied any previously requested information.

****

Acknowledgement

We acknowledge the receipt of FATCA/CRS declaration form duly filled and signed from

M/s____PAN_____________________ on DD-MM-YYYY

Date: Signature with Name, Emp. ID & Seal

Instructions for FATCA & CRS Declaration

a. **Financial Institution / Foreign Financial Institution [FFI] – Means** any non-US financial institutions **that** is a – (1) Depository **institution** – *accepts deposits in the ordinary course of banking or similar business;* (2) **Custodian institution** - *as a substantial portion of its business, hold financial assets for the accounts of others;* (3) **Investment entity** – *conducts a business or operates for or on behalf of a customer for any of the activities like trading in money market instruments, foreign exchange, foreign currency, etc. or individual or collective portfolio management or investing, administering or managing funds, money or financial assets on behalf of other persons; or an entity managed by this type of entity;* or (4) **Insurance company** – *entity issuing insurance products i.e. life insurance;* (5) **Holding or Treasury company** – *entity that is part of an expanded affiliate group that includes a depository, custodian, specified insurance company or investment entity*

b. Direct Reporting NFFE – a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS

c. GIIN not required category:

Code	Sub-Category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors and Investment Managers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

d. Listed Company - A company is publicly traded if its stock are regularly traded on one or more *established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)*

e. Related Entity - an entity is a "Related Entity" of another entity if one controls the other, or the two entities are under common control (where control means direct or indirect ownership of more than 50% of the vote or value in an entity)

f. Non-financial foreign entity [NFFE] – Non-US entity that is not a financial institution [including a territory NFFE] Following NFFEs are excluded from FATCA reporting – (a) Publicly traded corporation / listed companies; (b) Related Entity of a listed company, and (c) Active NFFE

g. Active NFFE – Any one of the following –

Code	Sub-Category
01	Less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and < 50% of the assets held by NFE are assets that produce or are held for the production of passive income
02	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for NFE status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;

05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE is a 'non for profit' organization which meets all of the following requirements: • It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; • The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and • The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.

h. Passive NFE - means any NFE that is not (i) an Active NFFE or listed / publicly traded entity or entity related to the listed / publicly traded entity, or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations or (iii) the gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity - (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

i. Passive Income – portion of gross income that consists of dividends, interest, rents and loyalties (other than rents and loyalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFFE), income equivalent to interest / amount received from pool of insurance contracts, annuities, excess of gains over losses from the sale or exchange of property / from transactions (including futures, forwards or similar transactions) in any commodities but not including (i) any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation or (ii) active business gains or losses from the sale of commodities but only if substantially all the foreign entity's commodities are property, excess of foreign currency gains over losses, net income from notional principal contracts, amounts received under cash value insurance contracts, amounts earned by insurance company in connection with its reserves for insurance and annuity contracts

j. Controlling Persons means the natural persons who exercise control over an entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force Recommendations.

k. Non-Participating FFIs [NPFFIs] – an FFI other than participating FFI, a deemed-complaint FFI, or an exempt beneficial owner

l. Specified US Persons – Any US Person other than i). A publicly traded corporation; ii). A corporation that is a member of the same expanded affiliate group; iii). A tax exempt organization; iv). an individual retirement plan; v). the United States or an agency or instrumentality of the United States; vi). Any state [including District of Columbia and United States possession] or State Authorities; vii). A bank; viii). A real estate investment trust; ix). A regulated investment company; x). an entity registered with the SEC under the Investment Company Act of 1940; xi). A common trust fund; xii). A tax exempt trust; xiii). A registered dealer; xiv). A registered broker

m. Expanded affiliated group – One or more chains of members connected through ownership (50% or more, by vote or value) by a common parent entity if the common parent entity owns stock or other equity interests meeting the requirements in atleast one of the other members

n. Owner documented FFI – AN FFI meeting the following requirements – (a) FFI is an FFI solely because it is an investment entity; (b) FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company; (c) FFI does not maintain a financial account for any non-participating FFI; (d) FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in the circumstances; and (e) The designated withholding agent agrees to report to the IRS (or, in case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any US specified persons and (2) Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a US person, an exempt beneficial owner, or an exempted NFE

o. Exemption Code for US persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan
N	Not Applicable

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Declaration Form of Ultimate Beneficial Ownership [UBO] / Controlling Persons

(Mandatory for Non-Individual Investors)

I: Investor details:

Investor Name										
PAN (Mandatory)										

II: Category

☐ Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company *[If this category is selected, no need to provide UBO details]*

Name of the Stock Exchange where it is listed. ______________________________

Security ISIN ____________________

Name of the Listed Company (applicable if the investor is subsidiary/associate): ______________________

☐ Unlisted Company ☐ Partnership Firm / LLP ☐ Unincorporated association / body of individuals

☐ Public Charitable Trust ☐ Private Trust ☐ Religious Trust ☐ Trust created by a Will

☐ Others *(please specify)* ________________________

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

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit? # ☐ Yes ☐ No

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

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

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO / SMO#			
UBO / SMO PAN# For Foreign National, TIN to be provided]			
UBO / SMO Country of Tax Residency#			

UBO / SMO Taxpayer Identification Number / Equivalent ID Number#			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#	Place of Birth __________ Country of Birth __________	Place of Birth __________ Country of Birth __________	Place of Birth __________ Country of Birth __________
UBO / SMO Nationality			
UBO / SMO Date of Birth *[dd-mmm-yyyy]* #			
UBO / SMO PEP#	PEP ☐ Related to PEP ☐ Not a PEP ☐	PEP ☐ Related to PEP ☐ Not a PEP ☐	PEP ☐ Related to PEP ☐ Not a PEP ☐
UBO / SMO Address Type	Residence ☐ Business ☐ Registered Office ☐	Residence ☐ Business ☐ Registered Office ☐	Residence ☐ Business ☐ Registered Office ☐
UBO / SMO Occupation	Public Service ☐ Private Service ☐ Business ☐ Others ☐	Public Service ☐ Private Service ☐ Business ☐ Others ☐	Public Service ☐ Private Service ☐ Business ☐ Others ☐
SMO Designation#			
UBO / SMO KYC Complied** If not compliant, please complete KYC process independently and then submit the proof.	Please attach the KYC acknowledgement.	Please attach the KYC acknowledgement.	Please attach the KYC acknowledgement.

 # Mandatory column.

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

Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.

Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and valid declaration should be submitted again with all the required information.

Declaration

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorised Signatory	Authorised Signatory	Authorised Signatory
Name:	Name:	Name:
Designation:	Designation:	Designation:

Place: ____________________

Date: __/ __/ ____

Instructions on Controlling Persons / Ultimate Beneficial Owner

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

(i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:

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

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

- more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

(ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.

(iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

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

C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

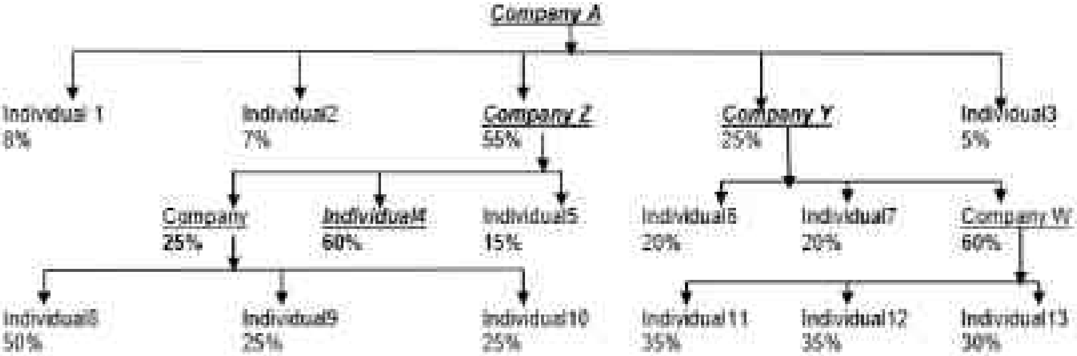
D. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

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

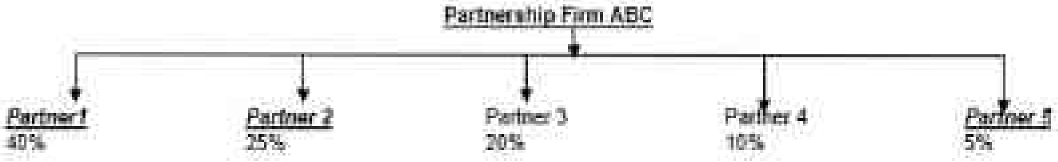
Sample illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



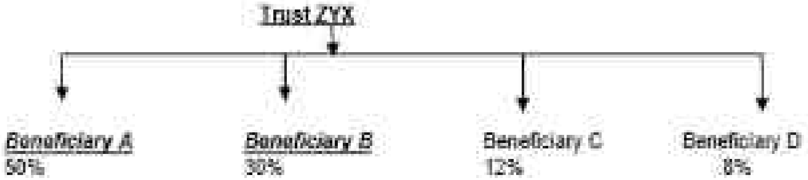
For Applicant A, **Individual** 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof. Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials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

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2, 3 and 4 are considered as UBO as each of them holds >=10% of capital. KYC proof of these partners needs to be submitted including shareholding.

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for >=10% of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

mahindra Manulife MUTUAL FUND

Declaration Form of Non-Profit Organization (NPO)

(Mandatory for Trusts/Society)

Investor Name										
PAN										

☐ I/We hereby confirm that above stated entity / organization is falling under "**Non-profit organization**" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

☐ Enclosed relevant documentary proof evidencing the above definition.

We further confirm that we have registered with DARPAN Portal of NITI Aayog as NPO and registration details are as follows:

Registration Number of DARPAN portal	

If not, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, MF/AMC/RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.

☐ I/We hereby confirm that the above stated entity / organization is **NOT** falling under Non-profit organization as defined above or in PMLA Act/Rules thereof.

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries or any other statutory authorities to facilitate single submission / update & for regulatory purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal.

Authorized Signatory	Authorized Signatory	Authorized Signatory

Place: ____________________

Date: __/ ___/ ____

LIST OF BRANCH OFFICES OF MAHINDRA MANULIFE INVESTMENT MANAGEMENT PRIVATE LIMITED

For updated list of AMC branch offices, please visit www.mahindramanulife.com.

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

OFFICES OF MAHINDRA MANULIFE INVESTMENT MANAGEMENT PRIVATE LIMITED

Mumbai-HO	Unit No. 204, 2nd Floor, Amiti Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction, Kurla (W), Mumbai - 400 070
Mumbai Borivali	Parvati Hub, 1st Floor, Office No.105-106, Off Chandavarkar Road, Next to IDFC Bank, Rokadia Nagar, Borivali - West, Mumbai – 400092
Mumbai Ghatkoper	201, 2 FLR, 201, Mahatma Gandhi Road, Near Doshi Nursing Home, Ghatkopar East, Mumbai, Maharashtra 400077
Mumbai - Fort	103, Veena Chambers, 21 Dalal Street, Opp. BSE Building, Fort, Mumbai- 400001
Mumbai - Thane	Shop No. 5, Kanak Tower, Ghantali Devi Road, Thane West, Thane - 400602
New Delhi	608-609, 6th Floor, Prakash Deep Building, Tolstoy Marg, New Delhi - 110001
Pune	Office No. 4, 1st Floor, Dhruv Bhag Apartment, CTS No. - 832, FP No.108, Bhandarkar Road, Pune – 411004
Lucknow	101, First Floor, Bhalla Chambers, 10 Park Lane, 5 Park Road, Hazratganj, Lucknow - 226001
Ahmedabad	202, 2nd Floor, Maestro, Near Swati Snacks, Opp. Law Garden, BRTS, Law Garden, Panchvati, Ahmedabad - 380006
Vadodara	342, 343 & 347, 3rd Floor, Emerald One, Nr. Gujarat Kidney Hospital, Jetalpur Bridge, Jetalpur Road, Vadodara - 390007
Kolkata	Room No-2, 3rd Floor, Kankaria Centre, 2/1 Russell Street, Kolkata – 700071
Chennai	Suite 18, 1st Floor, Rasi Gardens, No.28 Kodambakkam High Road, (Near Hotel Palm Grove) Nungambakkam, Chennai 600 034
Bangalore	S - 317, 318, 321, 3rd Floor, South Block, Manipal Center, 47, Dickenson Road, Bangalore – 560042
Patna	009 Grd Floor, Hari Niwas Complex, Dakbunglow Crossing, Patna 800 001
Ernakulam	New Door No 66/4588, 3rd Floor, MG Square, Padma Jn, MG Road, Ernakulam - 682035
Indore	215/215-A, 2nd Floor, D M Tower, Near Janjeerwala Square, 21/2, Race Course Road(New Palasia), Indore - 452 001
Surat	HG-17, International Trade Center, Majura Gate, Surat - 395002
Jaipur	Office No. 315, 3rd Floor, V-Jai City Point, Ashok Marg, C-Scheme, Jaipur - 302001
Guwahati	3E, Dihang Arcade, 3rd Floor, Tarun Nagar, Near ABC Bus Stop, G S Road, Guwahati - 781005
Kanpur	Office No. 411, 4th Floor, Kan Chambers, Civil Lines, Kanpur 208001
Chandigarh	SCO 333-334, 1st Floor, Cabin No - 110, Sector 35B, Chandigarh - 160022
West Bengal -Durgapur	Room No - 21, 3rd Floor, Sunatia Mall, City Centre, Durgapur 713216
Nagpur	1st Floor, Plot No 8, Fortune Business Centre, Vasant Vihar Complex, WHC Road, Shankar Nagar, Nagpur 440010
Hyderabad	3B, Third Floor, B-Block, GS Mall, Somajiguda Circle, Above Dominos Pizza, Hyderabad, Telangana-500082
Chhattisgarh	Shop No. F-12, 1st Floor Sunuja Towers, Opp. Crane Branch, Near Fafadih Chowk, Jail Road, Raipur Chhattisgarh - 492001
Dehradun	3rd Floor, Sushil Tower, Curzon Road, Near Dobhalwala Thana, Dehradun - 248001

OFFICES OF COMPUTER AGE MANAGEMENT SERVICES LIMITED

Andhra Pradesh: [illegible]

Bangawadi Kalon - 483102. Dalhia & Co. No.18 Ram Bagh, Near Scholar's School, Ratlam - 457001. Opp. Sonam Automobile, 5 Bhagwanganj Sagar - 470002. 229, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010. 11 Ram Nagar - Ground Floor, A-B Road, Near Indian Allahabad Bank, Dewas - 455001. 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Satna-485001. Shop No 13, First Floor Anant Vaibhav, University Road, Rewa - 486001. CAMS Service Center Plot No [illegible] Ward No 11, Savant Vivekanand Ward, Gally No 3, Pradesh Khandwa - 450001. Mahavishnu Rajabahadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30 Mumbai Samachar Marg Fort, Mumbai - 400023. 501 - Tiara, CTS 617, 617/1-4 Off Chandavarkar Lane, Maharashtra Nagar, Borivali - West, Mumbai - 400092. 145, Lendra, New Ramdaspeth, Nagpur - 440010. Vartak Pride, 1st Floor, Survey No 46, City Survey No 1477, Hingne Budruk, D.P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar Pune - 411 052. 81, Gulsham Tower 2nd Floor 81, Gulsham Tower, 2nd Floor 81, Near Panchsheel Talkies, Amravati - 444601. 2nd Floor, Block No. D-21/D-22, Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opp HDFC Bank, Aurangabad - 431001. Rustomjee Infotech Services, 70 Navipeth, Opp Old Bus Stand, Jalgaon - 425001. 2-B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001. 1st Floor, "Shraddha Niketan", Tilakwadi, Opp Hotel City Pride, Sharanpur Road, Nasik - 422 002. Flat No 109, 1st Floor A-Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001. 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002. Opp. RLT Science College, Civil Lines, Akola - 444001. Dev Corpora, 1st Floor, Office no 102, Cadbury Junction, Eastern Express way, Thane (West) - 400 601. 912, Floor, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai - 400069. Jiveshwar Krupa Bldg, Shop No 12, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416. Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431203. 3 Adinath Apartment, Chintamani Mohalla, Behind Gulshan E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201. Office no 3, 1st Floor, Shree Parvati, Plot no 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. House No 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule - 424001. Orchid Tower, Gr Floor, Gala No 06, S.V.No.301/Paiki 1/2, Nachane Municipal Aat, Arogya Mandir, Nachane Link Road, At. Post, Tal. Ratnagiri Dist. Ratnagiri - 415612. Pushpam, Tilakwadi, Opp. Dr. Shrastri Hospital, Yavatmal - 445001. BSEL Tech Park, B-505, Plot No 39/5 & 39/5A, Sector 30A, Opp Vashi Railway Station, Vashi Navi Mumbai - 400705. Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar East, February 22, 2018 Mumbai 400077. Opp Muncipal office, Behind Bangalore Bakery Kasturba Road, Chandrapur - 442402. Shop No 5, Lodha 'Raj Mohammed Complex' Main Road, Shri Nagar Nanded-431605. Opp. Raman Cycle Industries, Krishna Nagar, Wardha - 442001. Office No.413 414-415 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) - 421 301. Shop No. 1 B & 3, B20 Elite Ground Floor, Near [illegible] School, Signal Camp Lane Maharashtra - 431513. 1st Fl [illegible] Building, Behind Congress Committee Office, Ichalkaranji - 416115. Meghalaya 3rd Floor, RPG Complex, Keating Road, Shillong - 793001. Nagaland [illegible] Apartment, House No.436 (Ground Floor), Dr. Hokishe Sema Road, Near Bharat Petroleum, Opp. T.K Complex, Dimapur - 797112. New Delhi 401 to 404 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001. Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi - 110034. Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi - 110058. Odisha Plot No. 501/1741/1846, Premises No 203, 2nd Floor, Kharvel Nagar, Unit 3, Bhubaneswar 751001. Ground Floor, Kalika Temple Street, Beside SBI Bazar Branch, Berhampur 760 002. Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. 3 B S Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769012. C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001. B C Sen Road, Balasore - 756001. Similipada, Near Sidhi Vinayak +2 Science College, Angul 759122. Das & Das Complex, 1st Floor, Bypass Road, Opposite to Vishal Mega Mart, Dhuapali, Bhadrak, Odisha PIN 756100. Gold Market Chowk, Adjacent [illegible] Jewellers, Hospital Square, Puri Town Puri-752001. Pondicherry S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. Punjab Deepak Tower, SCO 154-155, 1st Floor-Sector 17, Chandigarh - 160017. U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141002. 3rd Floor Bearing Unit no - 313, Mukut House, Amritsar - 143001. 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk Jalandhar City - 144001. 35 New Lal Bagh, Opposite Polo Ground, Patiala 147001. 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001. Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001. Street No 8-9 Center, Aurora Cinema Road, Near the Factory, Moga - 142001. Opp Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh - 147301. 13 - A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot - 145001. Shop No.2, Model Town, Near Joshi Driving School, Phagwara 144401. Rajasthan R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302001. AMC No. 423/30 Near Church, Opp T B Hospital, Jaipur Road, Ajmer - 305001. 256A, Scheme No 1, Arya Nagar, Alwar - 301001. C/o Kodwani Associates, Shop No 211-213, 2nd floor, Indra Prasth Tower, Syam Ki Sabji Mandi, Near Mukerjee Garden Bhilwara - 311001. 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003. B-33 Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007. 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313001. Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner - 334001. 3, Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001. C/O Gopal Sharma & Company, Third Floor, Subhadra Complex, Near Geetanjali Book Depot, Tagore Nagar, Sikar 332001. Sikkim Hotel Heritage [illegible] Ground Floor, Diesel Power House Road (D.P.H Road), Near Zenta Bhawan, P.O & P.S Gangtok, Dist East - 737101. Tamilnadu Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove, Nungambakkam Chennai - 600034. No 1334, Thadagam Road, Thirumoorthy Layout, R.S.Puram, Behind Venkteswara Bakery, Coimbatore - 641002. Shop No. 3, 2nd Floor, Suriya Towers 272/273 - Goodshed Street, Madurai - 625001. 197, Seshaiyer Complex, Agraharam Street, Erode - 638001. No. 2, I Floor Vivekananda Street, New Fairlands, Salem - 636016. 1(1), Binny Compound, II Street, Kumaran Road, Tirupur - 641601. No. 4B, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. DOOR NO 86 BA Complex 1st Floor Shop No 3, Anna Salai (Officer Line) Tollgate, Vellore - 632 001. No.28/8, 1st Floor, Balakrishna Colony Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612001. 126-G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. 1A/1C/3A, [illegible] Road Near [illegible] Stadium, Dharmapuri - 636701. Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110. 100A / 1, First Floor, Lakshmi Vilas Building, Opp. District Registrar Office, Trichy Road, Namakkal - 637001. No 59 A/1, Railway Feeder Road (Near Railway Station) Rajapalayam - 626117. 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin - 628003. No.158, Rayala Tower 1, Anna Salai, Chennai - 600002. III Floor, B R Complex, No.66 Door No 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600045. Shop No 1B2 [illegible] complex door no 6-7 [illegible] street, Chidambaram - 608001. IV Floor, Kalluveettil Shyam Centre, 47 Court Road, Nagercoil - 629001. Telangana Hno.7-1-257, Upstairs S B H Mangammathota, Karimnagar - 505001. Shop No. 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam - 507001. 208, II Floor Jade Arcade Paradise Circle, Hyderabad - 500003. Hno. 2-4-641, F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal - 506001. No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad - 500072. H. No. 14-3-178/1B/B/1, Near Hanuman Temple, Kalal Nagar, Bodhan Road, Nizamabad - 503001. No 6-4-80, 1st Floor, Above Allahabad Bank, Opp. Police Auditorium, V T Road, Nalgonda-508001. 6-6-2[illegible], Saraswathi Nagar, Opposite Dr Bhorashi Ram Nursing Home, Mahabubabad - 509001. 3-4[illegible]/4B/4, [illegible] Floor, Abhijit [illegible] Show Room Building, Bellampally Road, Mancherial - 504208. Tripura Nibedita 1st floor, JB Road Palace Compound Agartala, Near Babuana Tea and Snacks, Tripura West - 799001. Uttarakhand 204/121 Nari Shilp Mandir Marg Old Connaught Place Dehradun - 248001. 22, Civil Lines, Ground Floor, Hotel Krish Residency Roorkee - 247667. Dev Bazar, Bazpur Road, Kashipur 244713 Uttar Pradesh 1st Floor 106 to 108 City Centre Phase II, D[illegible] 2, The Mall, Kanpur - 208001. First Floor C-10 RDC Rajnagar, Opp Kacheri Gate No.2, Ghaziabad - 201002. Office no.107, 1st Floor, Vaishali Arcade Building, Plot no 11, 6 Park Road, Lucknow 226001. No. 8, 2nd Floor, Maruti Tower Sanjay Place Agra - 282002. 30/2, A&B, Civil Lines [illegible] Nyay Marg, Allahabad - 211001. Shop No. 1 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, Bank Road, Gorakhpur - 273001. 108 1st Floor, Shivam Plaza, Opp Eves Cinema, Hapur Road, Meerut - 250002. H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sales Tax Office, Moradabad - 244001. Office no 1, Second Floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi - 221010. Opp SBI Credit Branch, Babu Lal [illegible] Compound, Gwalior Road, Jhansi - 284001. City Enclave, Opp Kumar Nursing Home, Ramghat Road Aligarh - 202001. F-62 - 63 Second Floor, Butler Plaza, Civil Lines, Bareilly - 243001. 1st Floor, Krishna Complex, Opp Hathi Gate, Court Road, Saharanpur - 247001. Commercial Shop No.GF 10 & GF 38, Ground Floor Ansal Fortune Arcade Plot No. K-82, Sector - 18 Noida - 201301. [illegible] Office, Noida - 201301. CAMS C/O Rajesh Mahadev & Co, Shop No 3, Jamia Complex, Station Road, Basti - 272002. 5/1/11, [illegible] Faizabad - 224001. Durga City Centre, Nainital Road, Haldwani - 263139. [illegible] 3rd Floor, Park Road, Jaunpur - 222002. 159/160 Vikas Bazar Mathura - 281001. 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel, Jail Road, Rae Bareilly - 229001. [illegible] Near Old Dist Hospital, Jail Road, Shahjahanpur - 242001. Arya Nagar, Near Arya Kanya School, Sitapur - 261001. 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001. 13, 1st Floor, Bharat Market, Sadar Bazar, Ghazipur, Uttarpradesh 233001. F-3, Hotel Shaurya New Model Colony [illegible] 249 408. Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur - 231001. F-26/27 Kamadhenu Market, Opp LIC Building, Ansari Road Muzaffarnagar - 251001. Opp [illegible] Near Durga Mandir [illegible] Pratapgarh - 230001. West Bengal Plot No. 3601, Nazrul Sarani, City Centre, Durgapur - 713216. Kankaria Centre, 2/1, Russell Street, 2nd Floor, Kolkata - 700071. Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab PO Ushagram, Asansol - 713303. 399 G T Road, Basement, Building Name: - Talk of the Town, Burdwan 713101. 78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpara, Siliguri 734001. A - 1/50, Block A, Kalyani - 741235. "Silver Palace", OT Road, Inda Kharagpur, G.P Barakola, PS - Kharagpur Local - 721305. [illegible] Midnapore 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, "Shreeram Chambers" Kolkata - 700 001. [illegible], J.L. NO.126, Haldia Municipality, Ward No 10, Durgachak, Haldia - 721602. [illegible] Abasan, Opp Lane of Hotel Kalinga SM Pally Malda - 732101. 1st Floor, Central Bank Building, Machantala PO Bankura, Dist Bankura West Bengal - 722101. 47/5/1, Raja Rammohan Roy Sarani PO Mallickpara, Dist. Hooghly Serampore - 712203. Mukherjee Building, First Floor, Beside MP Jewellers, Near to [illegible] Link Road, Arambagh Hooghly - 712601. RBC Road, Ground Floor, Near Barasat Kalikrishna girls High School, Barasat PO - 700124. No 107/1, A C Road, Ground Floor, Berhampore, Murshidabad - 742101. [illegible] Opposite [illegible], 1st Floor, Bolpur 731204. N N Road [illegible] Bagan, Near Sagar [illegible], PO & Dist. Cooch Behar - 736101. Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station - 735101. [illegible] No. 2002/2, opposite Hotel Rose Diamond, T P Nagar Korba, - 495677. RNI Tagore Road, In Front of Kotwali PS, Krishnanagar Nadia 741101. Mahendra Pally Beside of [illegible] Cinema Hall, P.O & P.S Raiganj, Dist Uttar Dinajpur Raiganj - 733134. Police Line, Ramakrishnapally, Near Suri Bus Stand Suri - 731101. Aparna Market, Ground Floor, Vill [illegible], Opp [illegible] College, PO [illegible] College, Dist 24 PGS (North), Basirhat, Pin - 743412. Anand Plaza, Shop No 06, 2nd Floor, [illegible] Street, [illegible] Purulia 723101. Holding No-58, 1st Floor, [illegible] Ward No 10, Tamluk, [illegible] Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk 721636. Suryanagar Ward No 14, Near Lord Mahavir Pragi Ground PO Alipurduar District - Alipurduar Pin 736121.

OFFICAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

Investors can undertake any transaction including purchase / redemption / switch and avail any such online services as may be provided by the AMC from time to time through the online facility available on its official website - www.mahindramanulife.com which is the official point of acceptance for electronic transactions. Further secured internet sites operated by CAMS will be the official point of acceptance for electronic transactions received from specified banks, financial institutions, distributors, channels etc. with whom the AMC has entered or may enter into specific arrangements. The servers of the AMC and CAMS will be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC.

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

The online transaction platform of MF Utility ("MFU") i.e. www.mfuonline.com and the POS locations of MFU as designated / updated from time to time, shall be the Official Points of Acceptance (OPA) for transactions in the Scheme(s) of Mahindra Manulife Mutual Fund. For updated list of authorised POS of MFU, please visit the website of MFUI at www.mfuindia.com.

In addition to above, Eligible Trading Members/ Depository Participants / Mutual Fund Distributors/SEBI Registered Investment Advisors will be considered as the Official Point of Acceptance for the transactions through NSE MFSS, NMF II and BSE StAR platform.

OFFICAL POINT OF ACCEPTANCE THROUGH MF CENTRAL

MF Central has been designated as Official Point of Acceptance from September 23, 2021. MFCentral may be accessed using https://mfcentral.com/.

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Mahindra Manulife Investment Management Private Limited
Registered Office: 4th Floor, A - Wing, Mahindra Towers, Dr. G. M. Bhosale Marg, P.K. Kurne Chowk, Mumbai - 400 018 Maharashtra, India.

Corporate Office: Unit No. 204, 2nd Floor, Amiti Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction,
Kurla (West), Mumbai - 400 070
Email: mfinvestors@mahindramanulife.com | Tel: + 91 22 66327900 | Website: www.mahindramanulife.com | Toll free: 1800 419 6244