

Key Information Memorandum



PPFAS Asset Management Private Limited

[Investment Manager to PPFAS Mutual Fund]

Parag Parikh Liquid Fund

An Open ended Liquid scheme.

A Relatively Low Interest Rate Risk and Relatively low Credit Risk

| This Product is suitable for investors who are seeking* | Riskometer as on May 31, 2024 | |
|---|---|---|
| | Scheme's Riskometer | Tier 1 Benchmark's Riskometer (CRISIL Liquid Debt AI Index) |
| <ul style="list-style-type: none">Income over short termInvestments in Debt/money market instruments | <p>Investors understand that their principal will be at low to moderate risk.</p> | |

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

Potential Risk Class of the debt scheme of PPFAS Mutual Fund :

| Parag Parikh Liquid Fund | Potential Risk Class | | | |
|--------------------------|-----------------------------|--------------------------|--------------------|---------------------------|
| | Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| | Interest Rate Risk ↓ | | | |
| | Relatively Low (Class I) | A-I | | |
| | Moderate (Class II) | | | |
| | Relatively High (Class III) | | | |

Continuous offer for units at Applicable NAV

This Key Information Memorandum (KIM) is dated June 28, 2024

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Schemes/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights and services, risk factors, penalties and 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 <http://amc.ppfas.com> .

The Schemes 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.

Sponsor Company

Parag Parikh Financial Advisory Services Ltd.

CIN: U67190MH1992PLC068970

Registered office:

81/82, 8th Floor, Sakhar Bhavan,
Ramnath Goenka Marg, 230,
Nariman Point, Mumbai-400 021.

Asset Management Company

PPFAS Asset Management Private Ltd.

CIN: U65100MH2011PTC220623

Registered office:

81/82, 8th Floor, Sakhar Bhavan,
Ramnath Goenka Marg, 230,
Nariman Point, Mumbai-400 021.

Trustee Company

PPFAS Trustee Company Private Ltd.

CIN: U65100MH2011PTC221203

Registered office:

81/82, 8th Floor, Sakhar Bhavan,
Ramnath Goenka Marg, 230,
Nariman Point, Mumbai-400 021.

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| Investment Objective | The primary investment objective of the Scheme is to deliver reasonable market related returns with lower risk and high liquidity through judicious investments in money market and debt instruments. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns. |
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Asset Allocation pattern

The AMC retains the flexibility to invest across all the securities/ instruments in debt and money market. The flexibility is being retained to adjust the portfolio in response to a change in the risk - return equation for asset classes under investment, with view to maintain risks within manageable limits. Under normal circumstances, the asset allocation of the Scheme's portfolio will be as follows:

| Instruments | Indicative allocations (% of net assets) | | Risk Profile |
|---|--|---------|-------------------------|
| | Maximum | Minimum | High/ Medium/ Low |
| Money Market instruments* (including cash, repo, CPs, CDs, Treasury Bills, CBLO/TREPs and Government Securities with maturity/residual maturity up to 91 days) | 100% | 80% | Low |
| Debt instruments (including Floating rate debt instruments and securitised debt with maturity/residual maturity up to 91 days) | 20% | 00% | Low to Medium |

The scheme may invest in maximum of 20% in securitised debt.

The scheme may also invest up to 50% of the portfolio (i.e. net asset including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulation.

*At least 20% of the net assets of the scheme shall be invested in liquid assets. 'Liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities.

In accordance with SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 Parag Parikh Liquid Fund shall have the following additional characteristics with regard to its portfolio:

- (i) The Scheme shall make investment in/ purchase debt and money market securities with maturity of up to 91 days only.
- (ii) In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days.
- (iii) Inter-scheme transfers of Debt and Money Market Instruments in the Scheme shall be carried out in respect of securities with the maturity of up to 91 days.
- (iv) In case the maturity of the security falls on a Non-Business Day, then settlement of securities will take place on the next Business Day.

'In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

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| | <p>However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.</p> <p>Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.</p> <p>The Scheme will not invest in the ADRs/GDRs and Foreign Securities. The Scheme shall not engage into securities lending and borrowing.</p> <p>In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of the security.</p> <p>The Scheme retains the flexibility to invest across all the securities in the Debt and Money Market Instruments.</p> <p>The Scheme shall not park its funds which are pending for deployment in short term deposits of scheduled commercial banks.</p> <p>The Scheme shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction.</p> <p>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.</p> <p>The Scheme may review the above pattern of investments based on views on interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p> <p>In the event that the asset allocation of the scheme should deviate from the ranges as stated in asset allocation table above, then the portfolio of the scheme will be rebalanced by the fund manager for the position indicated in the asset allocation table above within a maximum period of 30 working days from the date of said deviation.</p> <p>In case the same is not aligned to the above asset allocation pattern within 30 days, justification shall be provided to the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.</p> <p>Investment in Repo in Corporate Debt securities</p> <p>In accordance with SEBI master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 and SEBI/HO/IMD/IMD PoD-2/P/CIR dated June 08, 2023; scheme may participate in the corporate debt repo transactions. Currently the applicable guidelines are as under:</p> <ul style="list-style-type: none"> > The scheme shall only participate in repo of listed AA and above corporate security, Commercial Paper and Certificate of deposits. > The gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10 % of the net assets of the concerned scheme. > The cumulative gross exposure through equity, debt, derivative positions (including commodity & fixed income derivatives), repo transactions & credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme. > For the purpose of consideration of credit rating of exposure on repo transactions for various purposes including for Potential Risk Class (PRC) matrix, |
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| | <p>liquidity ratios, Risk-o-meter etc., the same shall be as that of the underlying securities, i.e., on a look through basis</p> <p>> For transactions where settlement is guaranteed by a Clearing Corporation, the exposure shall not be considered for the purpose of determination of investment limits for single issuer, group issuer and sector level limits.</p> <p>For more information, please refer to point, “Where the scheme will invest” in section II- Information about the Scheme of the SID.</p> <p>Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p> <table><tr><th>Sl. No</th><th>Type of Instrument</th><th>Percentage of exposure</th><th>Circular references</th></tr><tr><td>1.</td><td>Derivatives</td><td>The Scheme(s) may take derivatives position based on the opportunities available subject to the guidelines provided by SEBI from time to time and in line with the overall investment objective of the Scheme(s).</td><td>SEBI Master circular on Mutual Funds dated May 19, 2023 – Clause 12.25- Norms for investment and disclosure by Mutual Funds in derivatives</td></tr><tr><td>2.</td><td>Securitized Debt</td><td>The Scheme may invest in domestic securitized debt such as Asset Backed Securities (ABS) or Mortgage Backed Securities (MBS) subject to limit defined by SEBI MF regulations as amended from time to time.</td><td>SEBI Master circular on Mutual Funds dated May 19, 2023 – Clause 12.15- Investment restrictions for securitized debt</td></tr></table> <p>As per SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swap in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/ assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the Scheme.</p> <p>Please refer the Scheme Information Document (SID) of the Scheme for further details.</p> | Sl. No | Type of Instrument | Percentage of exposure | Circular references | 1. | Derivatives | The Scheme(s) may take derivatives position based on the opportunities available subject to the guidelines provided by SEBI from time to time and in line with the overall investment objective of the Scheme(s). | SEBI Master circular on Mutual Funds dated May 19, 2023 – Clause 12.25- Norms for investment and disclosure by Mutual Funds in derivatives | 2. | Securitized Debt | The Scheme may invest in domestic securitized debt such as Asset Backed Securities (ABS) or Mortgage Backed Securities (MBS) subject to limit defined by SEBI MF regulations as amended from time to time. | SEBI Master circular on Mutual Funds dated May 19, 2023 – Clause 12.15- Investment restrictions for securitized debt |
|----------------------------|--|---|--|------------------------|---------------------|----|-------------|---|--|----|------------------|--|--|
| Sl. No | Type of Instrument | Percentage of exposure | Circular references | | | | | | | | | | |
| 1. | Derivatives | The Scheme(s) may take derivatives position based on the opportunities available subject to the guidelines provided by SEBI from time to time and in line with the overall investment objective of the Scheme(s). | SEBI Master circular on Mutual Funds dated May 19, 2023 – Clause 12.25- Norms for investment and disclosure by Mutual Funds in derivatives | | | | | | | | | | |
| 2. | Securitized Debt | The Scheme may invest in domestic securitized debt such as Asset Backed Securities (ABS) or Mortgage Backed Securities (MBS) subject to limit defined by SEBI MF regulations as amended from time to time. | SEBI Master circular on Mutual Funds dated May 19, 2023 – Clause 12.15- Investment restrictions for securitized debt | | | | | | | | | | |
| Investment Strategy | <p>To achieve the investment objective of the Scheme, the Fund shall be managed to generate reasonable returns commensurate with low risk. The Scheme is positioned at the lowest level of risk-return matrix, which will be the guiding line to make suitable investments with low risk. The Scheme will invest predominantly in money market securities with some allocation towards other debt securities to enhance the portfolio return. The Scheme will seek to generate reasonable return along with maintaining liquidity with the help of cash and cash equivalent instruments.</p> <p>The fund manager will seek to play out the yield curve and exploit anomalies if any in portfolio construction after analysing the macro-economic environment including future course of system liquidity, interest rates and inflation along with other considerations in the economy and markets.</p> | | | | | | | | | | | | |

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| | <p>The investment team of the AMC will, as a mitigation and risk control procedure, carry out rigorous credit evaluation of the issuer company proposed to be invested in. The credit evaluation will analyse the operating environment of the issuer, the sector analysis, business model, management, governance practices, quality of the financials, the past track record as well as the future prospects of the issuer and the financial health of the issuer.</p> <p>We advise investors to refer to section II-Information about the Scheme of Scheme Information Document (SID) for detailed information on 'Investment Strategy' and 'Asset Allocation'.</p> |
| Risk Profile of the Scheme | <p>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:</p> <p>The Scheme carries risks associated with investing in fixed income securities, securitized debt and derivatives. Investment in Fixed income securities are subject to risks including but not limited to interest rate risk, re-investment risk, basis risk, spread risk, liquidity risk, credit risk, duration risk and performance risk. Please refer the SID for detailed risk factors.</p> <p>Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF):</p> <p>CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus, this backstop facility will help fund managers of the aforementioned Schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.</p> <p>In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes in units of Corporate Debt Market Development Fund, the aforementioned schemes shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF'). An incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.</p> <p>We would further like to bring to the notice of the investors that investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.</p> <p>Investors are requested to read detailed disclosure on investment of the schemes in the CDMDF as listed in sub- section "C. How will the Scheme allocate its</p> |

| | <p>assets? And sub-section D. Where will the Scheme Invest” in Section “Section II- Information about the scheme”.</p> <p>Risk Mitigation factors: Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of AMC. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. AMC has implemented the MFUND Plus Software as Front Office System (FOS) for this purpose.</p> <p>Risk profile of securitised debt vis-à-vis risk appetite of the Scheme: Securitized debt is a form of conversion of normally non-tradable loans to transferable securities. This is done by assigning the loans to a special purpose vehicle (a trust), which in turn issues Pass- Through-Certificates (PTCs). These PTCs are transferable securities with fixed income characteristics. The risk of investing in securitized debt is similar to investing in debt securities. However, it differs in two respects.</p> <p>a. Typically, the liquidity of securitized debt is less than similar debt securities. b. For certain types of securitized debt (backed by mortgages, personal loans, credit card debt, etc.), there is an additional pre-payment risk. Pre-payment risk refers to the possibility that loans are repaid before they are due, which may reduce returns if the re-investment rates are lower than initially envisaged.</p> <p>Because of these additional risks, securitized debt typically offers higher yields than debt securities of similar credit rating and maturity. If the fund manager judges that the additional risks are suitably compensated by the higher returns, he may invest in securitized debt up to the limits specified in the asset allocation.</p> <p>For Scheme specific risk factors, investors are advised to refer to ‘section 1- Introduction’ of the SID</p> | | | | | | | | | | | | |
|--|--|----------------------|---|----------------------|-------------|--------|----|----|----|--|-----------------------------|-------|---|
| Plans/Options | <p>SEBI vide its Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 directed the following:</p> <p>Mutual Fund/AMC shall provide a separate plan for direct investments, i.e investments not routed through a distributor, in existing as well as new schemes.</p> <p>Accordingly, PPFAS Mutual fund is offering two plans to its investors.</p> <p>Plans offered by the Scheme: 1. Direct Plan (i.e., investments not routed through distributor) 2. Regular Plan</p> <p>Both Regular and Direct Plan, offer the below options / sub-options / facilities:</p> <table><tr><th>Options</th><th>Sub-Options/ Facilities</th><th>Frequency of IDCW</th><th>Record Date</th></tr><tr><td>Growth</td><td>NA</td><td>NA</td><td>NA</td></tr><tr><td>Income Distribution cum capital withdrawal option (IDCW)</td><td>Daily Re-investment of IDCW</td><td>Daily</td><td>All days for which NAV is published on www.amfiindia.com and http://amc.ppfas.com websites.</td></tr></table> | Options | Sub-Options/ Facilities | Frequency of IDCW | Record Date | Growth | NA | NA | NA | Income Distribution cum capital withdrawal option (IDCW) | Daily Re-investment of IDCW | Daily | All days for which NAV is published on www.amfiindia.com and http://amc.ppfas.com websites. |
| Options | Sub-Options/ Facilities | Frequency of IDCW | Record Date | | | | | | | | | | |
| Growth | NA | NA | NA | | | | | | | | | | |
| Income Distribution cum capital withdrawal option (IDCW) | Daily Re-investment of IDCW | Daily | All days for which NAV is published on www.amfiindia.com and http://amc.ppfas.com websites. | | | | | | | | | | |

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|--|--|---------|---------------------------|
| | Weekly Re-investment of IDCW | Weekly | Every Monday |
| | Monthly Re-investment and Payout of IDCW | Monthly | Last Monday of the Month. |

The Trustee/AMC reserves the right to change the record date from time to time.

Default Plan - Growth

Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form. However, if distributor code is mentioned in application form, but "Direct Plan" is mentioned against the Scheme name, the distributor code will be ignored and the application will be processed under "Direct Plan". Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

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

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

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC/RTA 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.

The financial transactions# of an investor where his distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently received during the suspension period shall be processed under "Direct Plan" and continue to be processed under "Direct Plan" perpetually unless after suspension of ARN is revoked, unitholder makes a written request to process the future installments/investments under "Regular Plan". Any financial transactions requests received through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected.

#Financial Transactions shall include all Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan ("SIP") / Systematic Transfer Plan ("STP") or under SIPs/ STPs registered prior to the suspension period).

Default Option: Growth
Default IDCW Frequency-Daily Re-Investment of IDCW Option

I) Growth Option: The Mutual Fund will not declare any IDCW under this option. The income earned under this Option will remain invested in the option and will be reflected in the NAV. This option is suitable for investors who are not looking for current income but who have invested with the intention of capital appreciation.

II) Income Distribution cum capital withdrawal (IDCW) Option: Under this option, IDCW will be declared at periodic intervals at the discretion of the Trustees, subject to availability of distributable surplus calculated in accordance with SEBI (MF) Regulations. On payment of IDCW, the NAV of the Units under IDCW option will fall to the extent of the IDCW payout and applicable statutory levies, if any.

IDCW Option offers Daily, Weekly and Monthly Re-investment and Monthly Payout facility

It must be distinctly understood that the actual declaration of IDCW and frequency thereof is at the sole discretion of Board of Trustee. There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that the IDCW will be paid regularly. The Trustee reserves the right to declare a IDCW at any other frequency in addition to the frequencies mentioned above.

IDCW Re-investment Facility

Under this facility, IDCW due and payable to the Unit holders will be compulsorily and without any further act by the Unit holder, reinvested in the IDCW option at a price based on the prevailing ex-dividend Net Asset Value per Unit on the record date. The amount of IDCW re-invested will be net of tax deducted at source, wherever applicable. IDCW so reinvested shall constitute an actual payment of IDCW to the Unit holders and an actual receipt of the same amount from each Unit holder for re-investment in Units.

On re-investment of IDCW, the number of Units to the credit of Unit holder will increase to the extent of the IDCW reinvested divided by the Applicable NAV.

As and when the payable IDCW amount is less than or equal to Rs. 500/-, the same will be compulsorily reinvested in the respective Plan(s)/Option(s) of the Scheme irrespective of IDCW facility selected by investor. If IDCW amount payable is greater than Rs. 500/- then it will be either reinvested or paid as per the mandate selected by the investor.

IDCW Payout:

IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders / Beneficial Owners whose names appear in the Register of Unit holders maintained by the Mutual Fund/ statement of beneficial ownership maintained by the Depositories, as applicable, on the notified record date.

There shall, however, be no Load(s) (if any) on IDCW so reinvested.

For details on taxation of dividend, please refer the SAI.

Notes:

a. An investor on record for the purpose of IDCW distributions is an investor who is a Unit Holder as of the Record Date. In order to be a Unit Holder, an investor has to be allocated Units representing receipt of clear funds by the Scheme.

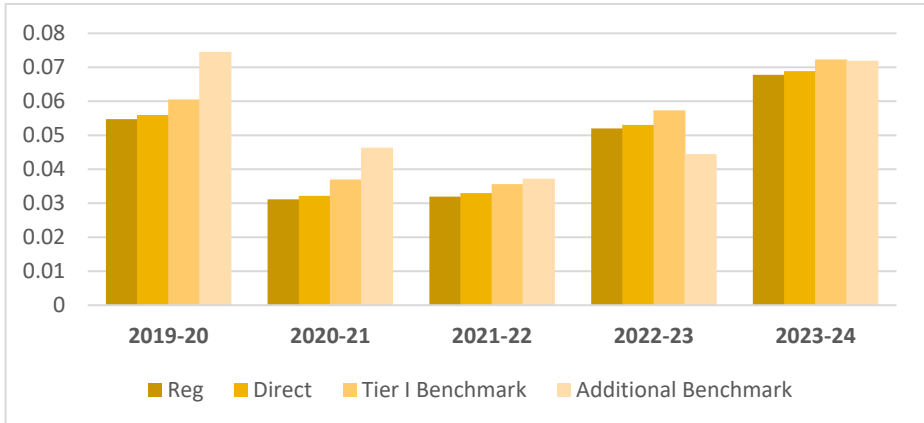
| | |
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| | <p>b. Investors should indicate the name of the Plan and/or Option, clearly in the application form. In case of valid applications received, without indicating the Plan and/or Option etc. or where the details regarding Option are not clear or ambiguous, the default options as mentioned above, will be applied.</p> <p>Investors shall note that once Units are allotted, AMC shall not entertain requests regarding change of Option, with a retrospective effect.</p> <p>The Trustees reserve the right to offer IDCW to the investors under this option which in the opinion of the Trustees is in the best interest of the unit-holder.</p> <p>The AMC, in consultation with the Trustee reserves the right to discontinue/ add more options/facilities at a later date subject to complying with the prevailing SEBI guidelines and Regulations.</p> |
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| <p>Applicable NAV (after the scheme opens for subscriptions and redemptions)</p> | <p>Subscriptions / Purchases including switch-in: The following cut-off timings shall be observed by the Mutual Fund in respect of purchase of Units of the Scheme, and the following NAVs shall be applied for such purchase:</p> <p>1. In respect of valid applications received up to 1.30 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 immediately preceding the day of receipt of application shall be applicable;</p> <p>2. In respect of valid applications received after 1.30 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 on the same day i.e. available for utilization on the same day – the closing NAV of the day immediately preceding the next Business Day shall be applicable.</p> <p>3. Irrespective of the time of receipt of valid 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 not credited to the bank account of the Scheme before the cut-off time i.e. not available for utilization before the cut-off time – the closing NAV of the day immediately preceding the day on which the funds are available for utilization, shall be applicable.</p> <p>For Switch-ins of any amount: For determining the applicable NAV, the following shall be ensured:</p> <ul style="list-style-type: none"> • Application for switch-in is received before the applicable cut-off time. • Funds for the entire amount of subscription/purchase as per the switch in request are credited to the bank account of the Scheme before the cut-off time. • The funds are available for utilization before the cut-off time. • In case of 'switch' transactions from one scheme to another, the allocation shall be in line with redemption payouts. <p>In case of switches, the request should be received on a day which is a Business Day for the Switch-out scheme. Redemption for switch-out shall be processed at the applicable NAV as per cut-off timing. Switchin will be processed at the Applicable NAV (on a Business Day) based on realization of funds as per the redemption pay-out cycle for the switch-out scheme.</p> <p>For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization within applicable cut-off time by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.</p> <p>While the AMC will endeavour to deposit the payment instruments accompanying investment application submitted to it with its bank expeditiously, it shall not be liable for delay in realization of funds on account of factors beyond its control such as clearing / settlement cycles of the banks.</p> |
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| | <p>Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with Payment Aggregators / Banks / Exchanges etc), it may happen that the investor's account is debited, but the money is not credited within cut-off time on the same date to the Scheme's bank account, leading to a gap / delay in Unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in Unit allotment.</p> <p>Redemptions including switch-out: The following cut-off timings shall be observed by the Mutual Fund in respect of Repurchase of Units:</p> <ol style="list-style-type: none"> 1. Where the valid application is received up to 3.00 p.m., the closing NAV of the day on which application is received shall be applicable and 2. Where the valid application is received after 3.00 p.m., the closing NAV of the next business day shall be applicable. <p>Investors shall make sure that after deducting bank charges for outstation cheque, amount available for investment shall not be less than amount specified for minimum investment.</p> |
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| Minimum Application amount / Number of units | Purchase | Additional Purchase | Minimum redemption amount / number of units | |
|---|---|--|---|--|
| | Rs. 5,000 and in multiple of Re. 1 thereafter. | Rs. 1,000 and in multiple of Re. 1 thereafter. | Rs. 1,000/- or 1 units or account balance, whichever is lower | |
| | <p>Minimum amount for monthly SIP, Rs. 1,000/- and in multiple of Re. 1 thereafter and quarterly SIP, Rs. 3,000 and in multiple of Re. 1 thereafter.</p> <p>Minimum total SIP amount per application should be Rs. 6000/- for Monthly and Rs. 12,000/- for Quarterly frequencies.</p> <p>Minimum STP installment for Daily, Weekly and Monthly is Rs. 1,000/- and in multiple of Re. 1 thereafter.</p> <p>Minimum STP Installment for Fortnightly is Rs.1,500/- and in multiple of Re. 1 thereafter.</p> <p>Minimum STP installment for Quarterly is Rs.3,000/- and in multiple of Re. 1 thereafter.</p> <p>Minimum unit holder's account balance or minimum amount of application at the time of STP enrollment in the Transferor Scheme should be Rs.6000/- for Daily, Weekly, Fortnightly and Monthly and Rs. 12,000/- for Quarterly.</p> <p>Minimum unit holder's account balance or minimum amount of application at the time of SWP enrollment in the Transferor Scheme should be Rs.12000/-</p> <p><u>Non-applicability of Minimum Application Amount (Lump-sum) and Minimum Redemption amount to Alignment of interest of Designated Employees of AMC:</u></p> <p>SEBI vide its Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 on Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes has, inter alia mandated that a minimum of 20% of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight The said guidelines came into effect from the October 1, 2021.</p> <p>In accordance with the regulatory requirement, the minimum application amount and minimum redemption amount wherever specified in the concerned SID / KIM will not be applicable for investment made in schemes of the Fund in compliance with the aforesaid circular(s).</p> | | | |
| Despatch of Redemption Request | <p>Within 3 working days of the receipt of the redemption request in case of normal situation and in case of exceptional situation it shall be within 5 working days as per SEBI and / or AMFI Guidelines as amended from time to time at the authorised centre of the PPFAS Mutual Fund. The AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / unitholders, verification of identity or such other details relating to subscription for units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the application. The interest for the delayed payment of IDCW shall be calculated from the record date.</p> | | | |
| Benchmark Index | CRISIL Liquid Debt A-I Index | | | |

| | | | | | |
|------------------------------------|---|--------------------|---------------------|---|--|
| IDCW Policy | <p>Under the 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 IDCW be paid regularly.</p> <p>The AMC/Trustee reserves the right to change the frequency of declaration of IDCW or may provide additional frequency for Declaration of IDCW</p> <p>For more details, please refer point related to "IDCW Policy" under Section III (Units and Offer) of SID.</p> | | | | |
| Name of the Fund Manager | <p>Mr. Raj Mehta - He is managing the scheme since inception.</p> <p>Ms. Mansi Kariya – She is Co-Fund Manager Debt and is managing the scheme from December 22, 2023.</p> | | | | |
| Name of the Trustee Company | PPFAS Trustee Company Private Limited. | | | | |
| Performance of the Scheme | Parag Parikh Liquid Fund (as at May 31, 2024) | | | | |
| | Performance | Direct Plan | Regular Plan | Benchmark (CRISIL Liquid Debt A-I Index) | Additional Benchmark (CRISIL 1 Year T-bill Index) |
| | Since Inception* (CAGR Returns) as on May 31, 2024 (Inception Date: 11 th May, 2018) | 5.17% | 5.06% | 5.62% | 5.88% |
| | May 24, 2024 to May 31, 2024 (Last 7 Days) | 6.75% | 6.65% | 6.92% | 7.47% |
| | May 16, 2024 to May 31, 2024 (Last 15 Days) | 7.12% | 7.03% | 7.27% | 7.78% |
| | April 30, 2024 to May 31, 2024 (Last 1 Month) | 6.97% | 6.87% | 7.06% | 7.33% |
| | May 31, 2023 to May 31, 2024 (Last 1 Year) | 6.94% | 6.84% | 7.28% | 7.08% |
| | May 31, 2021 to May 31, 2024 (Last 3 Years) | 5.40% | 5.30% | 5.75% | 5.35% |
| | May 31, 2019 to May 31, 2024 (Last 5 Years) | 4.90% | 4.79% | 5.28% | 5.53% |

| | <p>Absolute Returns for each Financial Year for the last Five years</p> <div></div> <p>* Since inception returns are calculated on Rs. 10 (allotment price)</p> <p>Notes:</p> <ol style="list-style-type: none">1. Different plans shall have different expense structures2. Past performance may or may not be sustained in the future and is not guarantee for future return.3. Greater than 1 year returns are CAGR returns4. Data presented here is upto the last calendar month | | | | | | | | | | | | | | |
|--|---|---|------------|-----------------------|----|---|---|-------|---|----------------|---------|--|----------------|-------|---------|
| Additional Scheme Related Disclosures | <table><tr><th>Sr.</th><th>Disclosure</th><th>Website link/ Details</th></tr><tr><td>i)</td><td>Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors)</td><td>https://amc.ppfas.com/download/s/disclosure-related-to-offer-documents/</td></tr><tr><td>ii)</td><td>Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds</td><td>Not Applicable</td></tr><tr><td>iii)</td><td>Portfolio Turnover Rate (for equity schemes)</td><td>Not Applicable</td></tr></table> | Sr. | Disclosure | Website link/ Details | i) | Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) | https://amc.ppfas.com/download/s/disclosure-related-to-offer-documents/ | ii) | Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds | Not Applicable | iii) | Portfolio Turnover Rate (for equity schemes) | Not Applicable | | |
| Sr. | Disclosure | Website link/ Details | | | | | | | | | | | | | |
| i) | Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) | https://amc.ppfas.com/download/s/disclosure-related-to-offer-documents/ | | | | | | | | | | | | | |
| ii) | Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds | Not Applicable | | | | | | | | | | | | | |
| iii) | Portfolio Turnover Rate (for equity schemes) | Not Applicable | | | | | | | | | | | | | |
| Expenses of the scheme (i) Load Structure | <p>(a) Entry Load: Nil</p> <p>(b) Exit Load:</p> <table><tr><th colspan="2">Exit Load</th></tr><tr><th>Investor Exit upon subscription</th><th>Exit load as % of redemption proceeds</th></tr><tr><td>Day 1</td><td>0.0070%</td></tr><tr><td>Day 2</td><td>0.0065%</td></tr><tr><td>Day 3</td><td>0.0060%</td></tr><tr><td>Day 4</td><td>0.0055%</td></tr></table> | | | Exit Load | | Investor Exit upon subscription | Exit load as % of redemption proceeds | Day 1 | 0.0070% | Day 2 | 0.0065% | Day 3 | 0.0060% | Day 4 | 0.0055% |
| Exit Load | | | | | | | | | | | | | | | |
| Investor Exit upon subscription | Exit load as % of redemption proceeds | | | | | | | | | | | | | | |
| Day 1 | 0.0070% | | | | | | | | | | | | | | |
| Day 2 | 0.0065% | | | | | | | | | | | | | | |
| Day 3 | 0.0060% | | | | | | | | | | | | | | |
| Day 4 | 0.0055% | | | | | | | | | | | | | | |

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small in value but high in volume may be paid out of AMC's books at actuals or not exceeding 2 bps of respective Scheme AUM, whichever is lower. A list of such miscellaneous expenses will be as provided by AMFI in consultation with SEBI.

Notes: Expense structure for Direct Plan will be lower than the regular plan to the extend of Commission.

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

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

As per Para B of the SEBI Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 , GST shall be charged as follows:

1. GST on investment management and advisory fees shall be charged to the Scheme in addition to the maximum limit of TER as prescribed in Regulation 52 (6) of the SEBI (MF) Regulations.
2. GST on other than investment management and advisory fees, if any, shall be borne by the Scheme within the maximum limit of TER as prescribed in Regulation 52 (6) of the SEBI (MF) Regulations.
3. GST on exit load, if any, shall be paid out of the exit load proceeds and exit load net of GST, if any, shall be credited to the Scheme.
4. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI (MF) Regulations.

The AMC shall charge the Mutual Fund with investment and advisory fee as prescribed in the SEBI (MF) Regulations from time to time. Presently, the SEBI (MF) Regulations permit fees as follows:

The recurring expenses of the Scheme shall be as per the limits prescribed under the SEBI (MF) Regulations. These are as follows:

Total Recurring Expense as a % of Daily Average Net Assets**

| Assets under management Slab (Rs. In Crore) | Total Expense ratio format |
|---|--|
| On the first Rs. 500 crores of the daily net assets | 2.00%; |
| On the next Rs. 250 crores of the daily net assets | 1.75%; |
| On the next Rs. 1,250 crores of the daily net assets | 1.50%; |
| On the next Rs. 3,000 crores of the daily net assets | 1.35%; |
| On the next Rs. 5,000 crores of the daily net assets | 1.25% |
| On the next Rs. 40,000 crores of the daily net assets | Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof. |

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| | On the balance of the assets | 0.80%; |
| | <p>** Minimum of 0.02% shall be allocated annually to investor education and awareness initiatives</p> <p>It is possible that the AMC may charge the maximum recurring expenses provided above as investment management and advisory fees. In such case the other recurring expenses will not be charged to the Scheme.</p> <p>In terms of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives.</p> <p>In addition to the limits specified above as permitted under Regulation 52 (6A) of the SEBI Regulations, the following costs or expenses may be charged to the Scheme:</p> <p>1. brokerage and transaction costs which are incurred for the purpose of execution of trade and included in the cost of investment, not exceeding 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions;</p> <p>In accordance with SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, , any payment towards brokerage and transaction cost, over and above the said 0.12% and 0.05% for cash market transactions and derivatives transactions respectively, may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations, 1996.</p> <p>2. expenses not exceeding of 0.30% of daily net assets, if the new inflows from beyond the top 30 cities are at least: (i) 30 % of gross new inflows in the Scheme or; (ii) 15 % of the average assets under management (year to date) of the Scheme, whichever is higher:</p> <p>As per SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 , additional expenses of 30 basis points, shall be charged based on inflows only from retail investors from beyond top 30 cities.</p> <p>As per SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".</p> <p>In case inflows from such cities are less than the higher of (a) or (b) above, such expenses on daily net assets of the Scheme shall be charged on proportionate basis in accordance with SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023.</p> <p>Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No.35P/MEM-COR/85-a/2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.</p> <p>The amount so charged shall be utilised for distribution expenses incurred for bringing inflows from such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the Scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p> | |

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| | <p>Currently, SEBI has specified that the above additional expense may be charged for inflows from beyond 'Top 30 cities'. Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.</p> <p>3. Expenses not exceeding 0.05% p.a. of daily net assets towards Investment Management and Advisory Fees and the various sub-heads of recurring expenses mentioned under Regulation 52 (2) and (4) respectively of SEBI (MF) Regulations. However, in terms of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, in case exit load is not levied / not applicable, the AMC shall not charge the said additional expenses.</p> <p>The total expenses of the Scheme including the Investment Management and Advisory Fee shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations.</p> <p>The total expense ratios of the schemes of the Fund are available in downloadable spreadsheet format on the AMC website and AMFI website. Any change in the current expense ratios will be updated at least three working days prior to the effective date of the change. For the current total expense ratio details of the Scheme, investors may visit https://amc.ppfas.com/statutory-disclosures/total-expense-ratio-TER/ available on the website of the AMC viz., www.amc.ppfas.com and AMFI's website viz., www.amfiindia.com.</p> |
| Tax treatment for the Investors (Unitholders) | <p>Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.</p> |

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| Daily Net Asset Value (NAV) Publication | <p>The first NAV of the Scheme will be calculated and disclosed within a period of 5 business days from the date of allotment.</p> <p>Subsequently, the AMC will calculate and disclose the NAVs on all the Business Days. The AMC shall update the NAVs on its website (www.amc.ppfas.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day.</p> <p>'In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.'</p> <p>Due to any reason, if the NAVs of the Scheme are not available before the commencement of Business Hours on the following day, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.</p> <p>SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 states that Mutual Fund shall declare separate NAV for Direct and Regular Plan.</p> <p>Accordingly, Direct and Regular Plan shall have different NAV. The difference in NAV will be the commission paid to distributor/s. NAV will be declared with 4 decimal points.</p> <p>Information regarding NAV can be obtained by the unitholders' or investors by calling or visiting the nearest ISC or visiting the website of the Mutual Fund.</p> | |
| For Investor Grievances please contact | Name and Address of Registrar | <p>Registrar and Transfer Agent for PPFAS Mutual Fund:</p> <p>Computer Age Management Services Limited.</p> <p>New No.10 / Old No.178 M G R Salai Kodambakkam High Road, Opp Palm Grove Hotel, Chennai -600034. Tamil Nadu</p> <p>SEBI Registration No. INR000002813.</p> <p>Tel: +91 44 3021 2811 / 813</p> <p>Website : https://www.camsonline.com/</p> |
| Unitholders' Information | <p>Account Statements</p> <p>In case the investor provides the e-mail address, the Fund will provide the Account Statement only through e-mail message. Should the unit holder experience any difficulty in accessing the electronically delivered documents, the unit holders shall promptly advise the Mutual Fund 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.</p> <p>Normally, no unit certificates will be issued. However, if an applicant so desires, the AMC shall issue the unit certificates to the applicant within 5 business days of the receipt of request for the certificate.</p> <p>Consolidated Account Statements</p> | |

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| | <p>In accordance with SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, a consolidated account statement for each calendar month is issued to the investors in whose folios transactions has taken place during that month.</p> <p>Annual Account Statement</p> <p>The Mutual Fund shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.</p> <p>Annual Scheme Report</p> <p>The Scheme wise annual report or an abridged summary thereof shall be mailed (emailed, where e-mail id is provided unless otherwise required) to all Unit holders 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) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the AMC (http://amc.ppfas.com) and Association of Mutual Funds in India (www.amfiindia.com).</p> <p>Fortnightly Portfolio Disclosure</p> <p>In addition to monthly and Half yearly Portfolio disclosure, the AMC will disclose portfolio of the Scheme (along with ISIN) on its website i.e. www.amc.ppfas.com and on the website of AMFI viz. www.amfiindia.com on fortnightly basis along with sending the email to the unitholders whose email addresses are registered with AMC within 5 days of every fortnight.</p> <p>Half yearly Disclosures: Portfolio / Financial Results</p> <p>The AMC will disclose portfolio of the Scheme (along with ISIN) as on the last day of the each half year on its website i.e. www.amc.ppfas.com and on the website of AMFI viz. www.amfiindia.com on or before 10th day of the succeeding month/ half year respectively in a user friendly and downloadable format.</p> <p>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 daily 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.</p> <p>Half Yearly Results</p> <p>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.amc.ppfas.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.</p> |
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LIST OF INVESTOR SERVICE CENTRES AND OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

OFFICES OF PPFAS ASSET MANAGEMENT PRIVATE LIMITED IDENTIFIED AS:

1. OFFICIAL POINTS OF ACCEPTANCE

Mumbai- 81/82, 8th Floor, Sakhar Bhavan, Ramnath Goenka Marg, 230, Nariman Point, Mumbai- 400021, Maharashtra, India
Andheri- 305, 3rd Floor, 349 Business Point Commercial Premises Co-Op. Society Ltd., Western Express Highway, Andheri (East), Mumbai - 400069, Maharashtra, India
Delhi- 903, 9th Floor, Mercantile House, Kasturba Gandhi Marg, New Delhi, 110001.
Bengaluru- Unit No. 508, 4th Floor (Level 5), Prestige Meridian-II, No. 30/39, M.G. Road, Bengaluru – 560001.
Pune- Office no. 3, B wing, Third Floor, Aditya Centeeegra, Opposite Hotel Niranjan DP Chowk, FC Road, Pune – 411004.
Kolkata- Suite No A-10, 5th Floor, Chatterjee International Centre, 33- A Jawaharlal Nehru Rd, Park Street Area, Kolkata, West Bengal - 700071

2. INVESTOR SERVICE CENTRES

Mumbai- 81/82, 8th Floor, Sakhar Bhavan, Ramnath Goenka Marg, 230, Nariman Point, Mumbai- 400021,
Andheri- 305, 3rd Floor, 349 Business Point Commercial Premises Co-Op. Society Ltd., Western Express Highway, Andheri (East), Mumbai - 400069,
Delhi- 903, 9th Floor, Mercantile House, Kasturba Gandhi Marg, New Delhi, 110001,
Bengaluru- Unit No. 508, 4th Floor (Level 5), Prestige Meridian-II, No. 30/39, M.G. Road, Bengaluru – 560001.
Pune- Office no. 3, B wing, Third Floor, Aditya Centeeegra, Opposite Hotel Niranjan DP Chowk, FC Road, Pune – 411004.
Chennai- Raheja Tower, Unit No:0002A (B Block),177, Mount Road, Annasalai, Chennai – 600002,
Hyderabad- Plot No. 4, H. No. 1-11-254/11/A, 1st Floor, Rama Mansion, Motilal Nagar, Begumpet, Hyderabad - 500016.
Kolkata- Suite No A-10, 5th Floor, Chatterjee International Centre, 33- A Jawaharlal Nehru Road, Park Street Area, Kolkata, West Bengal - 700071
Ahmedabad- Office No. 607, D & C Dynasty Plaza, CG Road, Near Stadium Circle, Navrangpura, Ahmedabad – 380009
Vadodara- Pavanveer Square, Unit No. 303, 3rd Floor, Behind Jagdish Farsan, Near Malhar Point, Old Padra Road, Vadodara – 390007
Gurugram – Office No. 109, First Floor, “Vipul Agora” situated at Sector – 28, Mehrauli Gurgaon Road, Near M.G. Road Metro Station, Gurugram- 122001.

For updated list of CAMS ISCs - <https://amc.ppfas.com/investor-desk/investor-service-centres/index.php>

OFFICES OF COMPUTER AGE MANAGEMENT SERVICES LIMITED IDENTIFIED AS OFFICIAL POINTS OF ACCEPTANCE

Andhra Pradesh: 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada - 520010. Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam - 530016. Door No 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No 6, Guntur - 522002. 97/56, I Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001. Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry - 533101. Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati - 517501. Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa - 516001. 15-570-33, I Floor Pallavi Towers, Subash Road, Opp Canara Bank, Anantapur - 515001. Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001. D No-25-4-29, 1st floor, Kommireddy vari Street, Beside Warf Road, Opp Swathi Madicals, Kakinada-533001. Door No 4—4-96, 1st Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam - 532001. **Assam:** Piyali Phukan Road, K. C. Path, House No 1, Rehabari, Guwahati -781008. Bhowal Complex Ground Floor, Near Dena Bank, Rongagora Road, Tinsukia - 786125. **Bihar:** G-3, Ground Floor, OM Complex Near Saket Tower, SP Verma Road, Patna - 800001. Brahman Toli, Durgasthan Gola Road, Muzaffarpur - 842001. Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001. Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001. **Chattisgarh:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020. HIG, C-23 Sector - 1, Devendra Nagar, Raipur - 492004. Shop No. B - 104, First Floor, Narayan Plaza, Link Road Bilaspur 495001 **Goa:** No.103, 1st Floor, UNITECH City Centre, M G Road, Panaji - 403001. F4- Classic Heritage Near Axis Bank, opp. BPS Club Pajifond Margao, Goa 403 601 Office No 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa, Goa - 403 507 No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco - 403802. **Gujarat:** 111- 113, 1 st Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. G-5 Internation Commercial Center, Nr. Kadiwala School, Majuragate Ring Road, Surat-395002 103 Aries Complex, BPC Road, Off R.C.Dutt Road, Alkapuri, Vadodara - 390007. 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001. 305-306, Sterling Point, Waghawadi Road, Opp HDFC BANK, Bhavnagar - 364002. 207, Manek Centre, P N Marg, Jamnagar - 361001. Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan,

Limda Chowk, Rajkot - 360001. 3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane, Valsad - 396001. 214-215 2nd Floor Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari-396445. Office No. 4-5 First Floor, RTO Relocation Commercial Complex-B, Opp. Fire Station, Near RTO Circle, Bhuj-Kutch Pin -370001. "Aastha Plus", 202-A, 2nd Floor, Sardarbag Road, Near. Alkapuri, Opp. Zansi Rani Statue, Junagadh - 362001. Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar -393002. 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384002. 208, 2nd Floor, HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396195. A-111 First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch -392001. F-134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001. A/177, Kailash Complex, Opp. Khedut Decor Gondal - 360311. Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201. D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383001. Gopal Trade Center, Shop No. 13-14 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001. "Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar - 363001". **Haryana:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House NIT, Faridabad - 121001. SCO - 16, Sector - 14, First floor, Gurgaon - 122001. SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road, Panipat - 132103. 205, 2nd floor, Building No 2 Munjal Complex, Delhi Road, Rohtak - 124001. 124-B/R, Model Town, Yamuna Nagar - 135001. 12, Opp. Bank of Baroda, Red Square Market, Hisar - 125001. Shop no 48-49, Ground Floor, Opp Peer, Bal Bhawan Road, Ambala City - 134003. M G Complex, Bhawna Marg, Beside Over Bridge, Sirsa - 125055. Cams Collection Centre, 29 Avtar Colony Behind Vishal Mega Mart Karnal - 132001. **Himachal Pradesh:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla - 171001. 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212. **Jammu & Kashmir:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004. **Jharkhand:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro - 827004. Urmila Towers, Room No: 111(1st Floor) Bank More, Dhanbad - 826001. Millennium Tower, "R" Road Room No:15 First Floor, Bistupur, Jamshedpur - 831001. 4, HB Road No: 206, 2nd Floor Shri Lok Complex, H B Road, Near Firayalal, Ranchi - 834001. S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112. Municipal Market, Annanda Chowk, Hazaribag - 825301. **Karnataka:** Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre), Bengaluru - 560042. No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575003. Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006. 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davangere - 577002. No.204 - 205, 1st Floor 'B' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029. No.1, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009. 18/47/A Govind Nilaya, Ward No 20, Sangankal Moka Road, Gandhinagar, BALLARI-583102. KARNATAKA. No.65, 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577201. Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga - 585101. Shop no A2 Basement floor, Academy Tower, Opposite Corporation Bank, Manipal - 576104. **Kerala:** Building Name Modayil, Door No. 39/2638 DJ, 2nd Floor 2A M.G. Road, Cochin - 682 016. 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut - 673016. 1307 B Puthenparambil Building, KSACS Road, Opp. ESIC office, Behind Malayala Manorama, Muttambalam P O., Kottayam 686501. Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur - 680001. R S Complex, Opp of LIC Building, Pattom PO, Trivandrum - 695004. Uthram Chambers (Ground Floor), Thamarakulam, Kollam, Kerala - 691 006. Room No. PP.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004. 10/688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001. 1st Floor Room No - 61(63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla, Kerala - 689105. Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey - 688001. **Madhya Pradesh:** 101, Shalimar Corporate Centre 8-B, South Tukogunj, Opp. Greenpark, Indore - 452001. Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462011. G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474002. 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. Cams Service Centre, 2nd Floor Parasia Road, Near Surya Lodge Sood Complex, Above Nagpur CT Scan, Chhindwara - 480 001. 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501. Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam - 457001. Opp. Somani Automobile, S Bhagwanganj Sagar - 470002. 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain - 456010. **Maharashtra:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400023. 145, Lendra, New Ramdaspath, 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, Near Panchsheel Talkies, Amaravati - 444601. 2nd Floor, Block No. D-21-D22 Motiwala Trade Center, Nirala Bazar New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001. Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425001. 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001. 1st Floor, "Sharada Niketan" Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nasik - 422002. 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. 351, Icon, 501, 5th floor, Western Express Highway, Andheri East, Mumbai - 400069. Jiveshwar Krupa Bldg, Shop. NO.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416. Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431203. 3, Adelaide Apartment, Christain Mohala, 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 Ground Floor Gala No 06, S.V.No.301/Paiki 1/2 Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At Post Tal. Rathnagiri, Dist. Rathnagiri - 415612. Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445001. **New Delhi:** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower, Jhandewalan Extension, New Delhi - 110055. Flat no.512, Narian Manzil, 23 Barakhamba Road, Connaught Place,

NewDelhi - 110001. **Orissa:** Plot No -111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751001. Kalika Temple Street., Ground Floor,Beside SBI BAZAR Branch. Berhampur- 760 002,Ganjanm (ODISHA). Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. 2nd Floor, J B S Market Complex, Udit Nagar, Rourkela – 769012. C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur - 768001. B C Sen Road, Balasore - 756001. **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 Colony, Patiala - 147001. 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001. Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001. 9 NO. New Town,Opp. Jaiswal Hotel,Daman Building,Moga – 142001. **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 Associtates, 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 - 313004. 18 L Block, Sri Ganganagar - 335001. Behind Rajasthan patrika In front of Vijaya bank 1404,amar singh pura Bikaner-334001. 3, Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001. **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 Venakteshwara Bakery), Coimbatore – 641002. Shop No 3, 2nd Floor, Suriya Towers, 272/273-Goodshed Street, Madurai - 625001. 197, Seshaiyer Complex, Agharam Street, Erode - 638001. No.2, I Floor Vivekananda Street, New Fairlands, Salem - 636016. 1(1), Binny Compound, II Street, Kumaran Road, Tirupur, - 641601. No. F4 Magnem Suraksaa Apartments,Tiruvananthapuram Road,Tirunelveli 627 002. No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. AKT Complex 2nd floor, No 1 and 3 New Sankaranpalayam Road Tolgate, Vellore - 632001. Jailani Complex47, Mutt Street, Kumbakonam - 612001. 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636701. Survey No.25/204,Attibele Road HCF Post,Mathigiri Above Time Kids School,Opposite to Kuttys Frozen Foods,Hosur - 635 110. 156A / 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. **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. No. 15-31-2M-1/4 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally Hyderabad - 500072. Hno. 2-4-641, F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Dhanamkonda, Warangal - 506001. **Tripura:** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala - 799001. **Uttarakhand:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001. 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee - 247667. **Uttar Pradesh:** 1st Floor 106 to 108, City Centre Phase II, 63/ 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 Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001. Shop No. 5 & 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, Ist Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001. Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi - 221010. 372/18 D, Ist Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN" Gwalior Road, Jhansi - 284001. City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. F-62-63, Butler Plaza Commercial Complex, Civil Lines, Bareilly - 243001. 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001. E-3 Ground Floor, sector 3, Near Fresh Food Factory, Noida - 201301. CAMS C/O RAJESH MAHADEV & CO, SHOP NO 3, JAMIA COMLEX STATION ROAD, BASTI - 272002. 1/13/196, A, Civil Lines,Behind Triupati Hotel, Faizabad - 224001. Durga City Centre, Nainital Road, Haldwani - 263139. 248, Fort Road, Near Amber Hotel, Jaunpur - 222001. 159/160 Vikas Bazar Mathura - 281001. 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel, Jail Road, Rae Bareilly - 229001. Bijlipura, Near Old Distt Hospital, Jail Road , Shahjahanpur - 242001. Arya Nagar, Near Arya Kanya School, Sitapur - 261001. 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001. **West Bengal:** Plot No 3601 Nazrul Sarani City Centre, Durgapur -713216. Kankaria Centre,2nd Floor,2/1,Russell Street, Kolkata - 700071. Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram, Asansol - 713303. 399, G T Road, Basement of 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 P.S Kharagpur Local -721305. 2A, Ganesh Chandra Avenue, Room No.3A, Commerce House 4th Floor, Kolkata - 700013. MOUZA-BASUDEVPUR, J.L.NO.126, Haldia Municipality, Ward No 10, Durgachak, Haldia - 721602. Daxhinapan Abasan, Opp Lane of Hotel, Kalinga, SM Pally, Malda - 732101.

PPFAS Mutual Fund

Registered office:

81/82, 8th Floor, Sakhar Bhavan, Ramnath Goenka Marg,
230, Nariman Point, Mumbai-400 021, Maharashtra, India

Website: www.amc.ppfas.com.

A stylized illustration of a person watering a small tree. The person is on the right, holding a watering can and pouring water onto the tree on the left. The background is a light blue circle, and the ground is a dark blue line.

First Unitholder:

Mobile

Mobile No.* provided pertains to: (Please tick (✓))

☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings

☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Email

Email ID* provided pertains to: (Please tick (✓))

☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings

☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Second Unitholder:

Mobile

Mobile No.* provided pertains to: (Please tick (✓))

☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings

☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Email

Email ID* provided pertains to: (Please tick (✓))

☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings

☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Third Unitholder:

Mobile

Mobile No.* provided pertains to: (Please tick (✓))

☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings

☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Email

Email ID* provided pertains to: (Please tick (✓))

☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings

☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

7 TAX STATUS (Please ✓) (For First / Sole Applicant)

☐ Resident Individual ☐ LLP ☐ Public Limited Company ☐ Government Body ☐ AOP/BOI ☐ Defence Establishment

☐ On behalf of Minor ☐ Sole Proprietorship ☐ Private Limited Company ☐ Financial Institution ☐ Trust / Society / NGO ☐ Other

☐ HUF ☐ Partnership Firm ☐ Body Corporate ☐ FI ☐ Non Profit Organization/Charities

☐ NRI-NRE ☐ NRI-NRO ☐ Bank ☐ Foreign Portfolio Investor ☐ QFI

☐ PIO ☐ OCI ☐ Foreign National Resident In India

8 Unique ASL reference number:**9 KYC DETAILS (Mandatory)****OCCUPATION [Please tick (✓)]**

| | Private Sector Service | Public Sector Service | Government Service | Business | Non Profit Organisation | Professional | Agriculturist | Retired | Housewife | Student | Proprietorship | Others |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|----------------|
| First Applicant/Guardian | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Please specify |
| Second Applicant | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Please specify |
| Third Applicant | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Please specify |
| POA Holder | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Please specify |

GROSS ANNUAL INCOME [Please tick (✓)]

First Applicant/Guardian ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore

OR Net worth (Mandatory for Non-Individuals) ₹ as on (Not older than 1 year)

Second Applicant ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore OR Net worth ₹

Third Applicant ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore OR Net worth ₹

POA Holder ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore OR Net worth ₹

OTHERS [Please tick (✓)]

First Applicant/Guardian For Individuals Please tick (✓) ☐ I am Politically Exposed Person (PEP)^ ☐ I am Related to Politically Exposed Person (RPEP) ☐ Not applicable

For Non-Individuals Please tick (✓) (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form - Refer instruction no. IV (h):

(i) Foreign Exchange / Money Changer Services ☐ Y ☐ N (ii) Gaming / Gambling / Lottery / Casino Services ☐ Y ☐ N (iii) Money Lending / Pawning ☐ Y ☐ N

Second Applicant ☐ Politically Exposed Person (PEP)^ ☐ Related to Politically Exposed Person (RPEP) ☐ Not applicable

Third Applicant ☐ Politically Exposed Person (PEP)^ ☐ Related to Politically Exposed Person (RPEP) ☐ Not applicable

POA Holder ☐ Politically Exposed Person (PEP)^ ☐ Related to Politically Exposed Person (RPEP) ☐ Not applicable

^Please refer instruction no. 3

10 DEMAT ACCOUNT DETAILS (Optional - Refer Instruction k) (Nomination Provided in Demat Account shall be considered)

| NSDL | DP Name | CDSL | DP Name |
|--|--|----------------------------------|---------|
| NSDL: Depository Participant (DP) ID (NSDL only) | Beneficiary Account Number (NSDL only) | CDSL: Beneficiary ID (CDSL only) | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | |

11 BANK DETAILS (The name of the Sole/First applicant must be pre printed on the cheque.)

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 11 Below.)

For unit holder opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here. Redemption/Dividend/Refund Payout will be credited into this bank account.

Account Number Account Type ☐ Savings ☐ Current ☐ NRO ☐ NRE ☐ FCNR ☐ Others (please specify)

Bank Name & Branch

Branch City IFSC Code MICR Code

LEI No.

With reference to the RBI circular No. RBI/2020-21/82-DPSS.CO.OD No. 901/06.24.001/2020-21 dated January 05, 2021 on introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment System, LEI will have to be mandatorily included as part of the RTGS/NEFT instructions for any non-individual transactions beyond 50 crore w.e.f 1st April 2021.

12 INVESTMENT & PAYMENT DETAILS (refer instruction F) Please write Cheque/DD in favour of the Scheme name only.

Scheme ☐ Parag Parikh Flexi Cap Fund (PPFCF) ☐ Parag Parikh Liquid Fund (PPLF) ☐ Parag Parikh ELSS Tax Saver Fund (PPTSF) ☐ Parag Parikh Conservative Hybrid Fund (PPCHF)

☐ Parag Parikh Arbitrage Fund (PPAF) ☐ Parag Parikh Dynamic Asset Allocation Fund (PPDAAF)

Plan ☐ Direct (Default plan) ☐ Regular

Option ☐ Growth (Default option) ☐ Income Distribution cum capital withdrawal option (IDCW) (N/A for Parag Parikh Flexi Cap Fund (PPFCF), Parag Parikh ELSS Tax Saver Fund (PPTSF) and Parag Parikh Arbitrage Fund (PPAF))

Sub-Option ☐ Reinvestment of Income Distribution cum capital withdrawal option ☐ Payout of Income Distribution cum capital withdrawal option

☐ Daily ☐ Weekly ☐ Monthly ☐ Monthly

(Default incase of PPLF) (Applicable only for PPLF) (Default incase of (PPCHF) and (PPDAAF)) (Applicable only for PPLF, PPCHF and PPDAAF)

Mode of Payment ☐ Self ☐ Third Party Payment (please fill the Third Party Payment Declaration Form)

Payment mode ☐ Cheque ☐ DD ☐ Common CAMS OTM / PPFAS OTM ☐ Fund Transfer ☐ RTGS/NEFT ☐ Transfer Letter

DD Charges

| S. No. | *Cheque / DD Favouring Scheme Name | Cheque Date | Amount Invested (₹) | DD Charges | Net Amount Paid (₹) | Cheque/DD No./UTR No. (in case of NEFT/RTGS) | Bank and Branch and Account Number |
|--------|--|-------------|---------------------|------------|---------------------|--|------------------------------------|
| 1. | Parag Parikh Flexi Cap Fund | | | | | | |
| 2. | Parag Parikh Liquid Fund | | | | | | |
| 3. | Parag Parikh ELSS Tax Saver Fund | | | | | | |
| 4. | Parag Parikh Conservative Hybrid Fund | | | | | | |
| 5. | Parag Parikh Arbitrage Fund | | | | | | |
| 6. | Parag Parikh Dynamic Asset Allocation Fund | | | | | | |

*All purchases are subject to realization of funds in our bank accounts w.e.f February 01, 2021

13 NOMINATION DETAILS Individuals (single or joint applicant) are advised to avail Nomination facility.

☐ Declaration Form for opting out of nomination

I/ We hereby confirm that I/We do not wish to appoint any nominee(s) for my mutual fund units held in my /our mutual fund folio and understand the 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 heir would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

☐ I/We wish to nominate

I/We, the unitholders of schemes of PPFAS Mutual Fund, do hereby nominate the person(s) more particularly described hereunder to receive the units held my/our folio(s) listed below in the event of my / our death in respect of the units which will be held by me/ us in the said investment




I / We have read the terms and conditions for nomination and hereby nominate the above nominee(s) to receive all the amounts to my / our credits in the event of my / our death. Signature of the nominee(s) acknowledging receipt of my / our credit will constitute full discharge of liabilities of the PPFAS Mutual Fund.

| Nominee details | Nominee 1 | Nominee 2 | Nominee 3 |
|---|--|--|--|
| Name and address of Nominee(s) [Mandatory] | | | |
| PAN of the Nominee [Guardian PAN to be quoted if Nominee is Minor - Mandatory] | | | |
| Relationship with Sole / First unit holder (Mandatory) | | | |
| Date of Birth* [Mandatory] | dd-mm-yyyy | dd-mm-yyyy | dd-mm-yyyy |
| Name and address of Guardian* [Mandatory if Nominee is Minor] | | | |
| Signature of Nominee / Guardian* | | | |
| Guardian's Relationship with Nominee* [attach proof] | <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian | <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian | <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian |
| Allocation % to each nominee [Mandatory] (Aggregate should be 100%) | | | |

* Applicable in case the Nominee is a Minor. (Also, please attach a copy of the minor's birth certificate)

Declaration & Signature(s) [to be signed by all unit holders including joint holders, irrespective of mode of holding.

I/We have read and understood the instructions on nomination and I/We hereby undertake to abide by the same. The instructions contained herein super cedes all previous nominations made by me/us in respect of the folio(s) mentioned above.

| | | |
|--|--|---|
|  Sole / First Holder's Signature |  Second Holder's Signature |  Third Holder's Signature |
|--|--|---|

13 FATCA and CRS Information/Foreign Tax Law (Self Certification) (Required for all applicant(s)/Guardians, Sole Proprietor & POA Holder)
For Non-Individual investor : You are required to submit separate FATCA/CRS/UBO declaration form.

| | Place/City of Birth | Country of Birth | Country of Citizenship / Nationality |
|----------------------------|---------------------|------------------|---|
| First Applicant / Guardian | | | <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others <small>Please specify _____</small> |
| Second Applicant | | | <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others <small>Please specify _____</small> |
| Third Applicant | | | <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others <small>Please specify _____</small> |
| POA Holder | | | <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others <small>Please specify _____</small> |

Are you a tax resident (i.e. are you assessed for tax) in any other country outside India? ☐ **YES** ☐ **No** (please tick ✓)

If "YES" please fill for ALL countries (other than Indian in which you are a Resident for tax purpose i.e. where you are a Citizen/ Resident/ Green Card holder/ Tax Resident in the respective countries.)

| | Country of Tax Residency# | Tax Identification Number or Functional Equivalent | Identification Type* (TIN or other please specify) | Identification Type (TIN or other please specify) |
|----------------------------|---------------------------|--|--|--|
| First Applicant / Guardian | | | | Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |
| Second Applicant | | | | Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |
| Third Applicant | | | | Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |
| POA Holder | | | | Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |

To also include USA, where the individual is a citizen/ green card holder of USA. *In case Tax Identification Number is Not available, kindly provide its functional equivalent.

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

☐ **Reason B** → No TIN required (Select this reasons Only if the authorities of the country of tax residence do not require the TIN to be collected) ☐ **Reason C** → Others please state the reasons there of: ☐

| Address Type of Sole / 1st Holder | Address Type of 2nd Holder | Address Type of 3rd Holder |
|---|---|---|
| <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business | <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business | <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business |

14 Declaration for NPO

| | |
|--|---|
| <p>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).</p> | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <p>If yes, please quote the NPO Registration Number provided by DARPAN portal.</p> <p><i>(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.)</i></p> | <hr/> |

Instructions

1. 'If the Name given in the application does not match the name as appearing on the PAN Card/Aadhaar card, authentication, application may be liable to get rejected or further transactions may be liable to get rejected'
2. I /We have understood the information requirement of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided be me/us on this Form is true, correct, and complete. I/ We also confirm that I /We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.
3. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public function in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executive of state-owned corporations, important political party officials, etc.
4. Country of Tax Residence and Tax ID number: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the change. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number.
5. As per AMFI Circular No. 135/BP/77 /2018-19, please provide email id and Mobile Number of the Primary Unit Holder of the Folio. In cases where the email address/mobile No. is not provided in the application form, the email address/mobile no. of the first applicant as per the KYC data will be taken as the email address/mobile No. The email address of one investor should not be allowed/up dated against folios of other/multiple investors, unless a specific written request is received in this regard, duly signed by the investors or the investors in such folios belong to the same family (applicable in respect of individual investors only).

"Family means self, spouse, dependent children, dependent siblings, dependent parents, and a guardian in case of a minor as per AMFI guidelines dated March 28, 2022"

6. The AMC to strengthen control with respect to verification of key details of investors like Bank account details, email id, mobile number, and address, etc and to standardize the process for Validation of Email ID, Mobile Number, Bank Mandate & Two Factor Authentication for Redemptions of Non-Demat folios. AMC shall take necessary steps to comply with the AMFI Best Practice guidelines dated March 28, 2022, and as amended from time to time. Investors are requested to provide correct Bank account details, email id, and mobile number at the time of submitting the application.

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:-

- For Non-Individual Investor: I/We hereby confirm that the object clause of the constitution document of the entity (viz. MOA / AOA / Trust Deed, etc.), allows us to apply for investment in this scheme of PPFAS Mutual Fund and the application is being made within the limits for the same. I/We are complying with all requirements/ conditions of the entity while applying for the investments and I/We, including the entity, if the case may arise so, hereby agree to indemnify PPFAS AMC/ PPFAS Mutual Fund in case of any dispute regarding the eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity.
- For NRIs only: I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non Resident External/Non-Resident Ordinary/FCNR account. (Refer Inst. No. F)
- Applicable to PEKRN Holders: I, the first/ sole holder, also hereby declare that I do not hold a permanent Account Number and hold only a single PAN Exempt KYC Reference No. (PEKRN) Issued by KYC Registration Authority and that my existing Investments together with the current application will not result in aggregate Investments exceeding Rs. 50,000/- in a rolling 12 months period or in a financial year.
- I have voluntarily subscribed to the online access for transacting the internet facility provided by PPFAS Asset Management Private Ltd. (Investment Manager of PPFAS Mutual Fund) and confirm of having read, understood and agree to abide the terms and conditions for availing of the internet facility more particularly mentioned on the website www.amc.ppfas.com and hereby undertake to be bound by the same. I further undertake to discharge the obligations cast on me and shall not at any time deny or repudiate the online transactions effected by me and I shall be solely liable for all the costs and consequences there of.
- I/We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents and apply for allotment of Units of the Scheme(s) of PPFAS Mutual Fund ('Fund') indicated above.
- 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/authorization(s). The amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India.
- 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 PPFAS Asset Management Private Limited (AMC)/Fund and undertake to inform the AMC/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 there from.
- 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 Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, 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.
- 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 model, 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 confirm that I/We have not been offered/ communicated any indicative portfolio and/ or any indicative yield by the fund/amdlt distributor for this investment.
- Preferred mode of payment Electronic Credit. RTGS IFSC/NEFT code will help us transfer the amount to your bank account quicker, electronically. In case the bank does not credit my /our bank account with / without assigning any reason thereof, or if the transaction is delayed or not effected at all or credited into the wrong account for reasons of incomplete or incorrect information, I / We would not hold PPFAS Mutual Fund responsible. Further the Mutual Fund reserves the right to issue a demand draft/ payable at par cheque in case it is not possible to make payment by DC/NEFT / ECS.
- I/We acknowledge that 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. I/We hereby authorize you (Fund/ AMC/RTA/other participating entities) to disclose, share, 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 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 and also undertake to provide any other additional information as may be required at your / Fund's end. As may be required by domestic or overseas regulators/ tax authorities, I/We authorize Fund/ AMC/RTA to withhold and pay out any sums from your account or close or suspend your account(s) without any obligation of advising me of the same.
- Consent for Telemarketing: I/We hereby accord my/our consent to PPFAS AMC for receiving the promotional information/ material via email, SMS, telemarketing calls etc. on the mobile number and email provided by me/us in this Application Form.
- For Foreign National Resident in India only: I/We will redeem my/our entire investment/s before I/We change my/our Indian residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status.
- For NRIs/PIO/OCIs only: I/We confirm that my application is in compliance with applicable Indian and foreign laws.
Please ☒ Yes ☐ No If Yes, ☐ Repatriation basis ☐ Non-repatriation basis

DECLARATION

I declare that the information is to the best of my knowledge and belief, accurate and complete.

I agree to notify PPFAS Mutual Fund/PPFAS Asset Management Private Limited immediately in the event the information in the self-certification changes.

| | | |
|---------------------------------------|------------------|-----------------|
| | | |
| FIRST OR SOLE APPLICANT/ GUARDIAN/POA | SECOND APPLICANT | THIRD APPLICANT |



ACKNOWLEDGMENT SLIP (To be filled by the Investor)

| | | | | |
|--|-------|-------------|--------|-----------------------|
| Application No. | | | | ISC Stamp & Signature |
| PPFAS MUTUAL FUND Registered Office: 81/82, 8th Floor, Sakhar Bhavan, Ramnath Goenka Marg, 230, Nariman Point, Mumbai - 400 021. Received, subject to realisation, verification and conditions, an application for purchase of Units as mentioned in the application form. | | | | |
| From | | | | |
| | Dated | Amount (RS) | Scheme | |
| | | | | |

INSTRUCTIONS

A. General Instructions

- Please read the key Information Memorandum and the Scheme Information Documents) of the Scheme and Statement of Additional Information carefully before filling the application Form. Investors should apprise themselves of the prevailing Load structure on the date of submitting the Application Form.
- Investors are deemed to have accepted the terms subject to which these offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrollment Form.
- The Application Form is for Resident Investors/NRIs/ FIIs and should be completed in **ENGLISH** and in **BOLD LETTERS** only. Please tick in the appropriate box for relevant options wherever applicable.
- Please do not overwrite. For any correction / changes (if any) made, the sole / all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same.
- Applications complete in all respects, may be submitted at the designated Investor Service Centres (ISCs)/ Official points of Acceptance.
- The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Applications by minors should be signed by the guardians. In case of H.U.F., the Karta should sign on behalf of the H. U. F.
- The AMC /Trustee retains the sole and absolute discretion to reject any application. It may be noted that the Securities and Exchange Board of India (SEBI) vide its Notification dated May 31, 2010 read with Circular dated June 24, 2010 states that with effect from June 01, 2010, the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products shall be required to have a valid certification from the National Institute of Securities Markets (NISIM) by passing the certification examination.
- Further, no agents / distributors would be entitled to sell units of mutual funds unless the intermediary is registered with AMFI.
- List of Official Points of Acceptance is available on the website of the Mutual Fund <http://amc.ppfas.com>
- In case the cheque is returned on account of whatever reasons the applicant would have to fill a new application form and submit the same along with a fresh cheque at the nearest Official Point of Acceptance of Transactions. Applicability of NAV shall be based on receipt of application and also the realization of funds in the Bank account of respective scheme (and NOT the time of deposit of Cash in the Bank) within the applicable cut-off timing. However, if the credit is received in the Bank account of the scheme but investor has not yet submitted the application form, units will be allotted as per receipt of application. (time stamping)
- Applications rejected by AMC/CAMS ISC post time stamping cannot be represented.

B. Transaction Charges

Pursuant to SEBI Master Circular dated May 19, 2023, the transaction charge per subscription of Rs.10,000/- and above may be charged in the following manner, in addition to trail fees charged by the AMC and upfront commission, if any:

- The existing investors of the mutual fund industry may be charged Rs.100/- as transaction charge per subscription of Rs.10,000/- and above;
- A first time investor in any mutual fund may be charged Rs.150/- as transaction charge per subscription of Rs.10,000/- and above.

There shall be no transaction charge on subscription below Rs. 10,000/- and on transactions other than purchases/subscriptions relating to new inflows.

However, the option to charge "transaction charges" is at the discretion of the distributors.

In case of investment through Systematic Investment Plan (SIP), transaction charges shall be deducted only if the total commitment through SIP amounts to Rs.10,000/- and above. The transaction charges in such cases shall be deducted in 4 equal installments.

The aforesaid transaction charge shall be deducted by the Asset Management Company from the subscription amount and paid to the distributor, as the case may be and the balance amount shall be invested subject to deduction of service tax. Unit holder's statement of account will reflect subscription amount, transaction charges and net investments.

Transaction Charges shall not be deducted if:

- Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/agent).
- Purchase/Subscription made through stock Exchange, irrespective of investment amount
- Where the Distributor of the investor has not opted to receive any Transaction Charges
- For purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- For transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / IDCW Transfers/ IDCW Reinvestment, etc.

C. Existing Unitholder information

If you have an existing folio, please mention the Folio Number in the "EXISTING INVESTOR DETAILS" and proceed to point 11 in the application form. Please note that the all details and mode of holding will be as per the existing folio.

D. Unitholder Information

Applicant's name and address must be given in full (P. 0. Box Address may not be sufficient. Investors residing overseas, please provide your Indian address and overseas address).

All communication and payments shall be made to the first applicant or the Karta in case of HUF / Guardian in case of minor.

The subscription amounts can be tendered by cheque payable locally at any of the AMC offices or CAMS Investor Service Centres (ISC) which are designated Official Points of Acceptance of Transactions and crossed "A/c Payee only".

"On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor. When the minor attains majority then, please fill the Form for Minor attaining Majority

In case of an application under Power of Attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.

Documentation to be submitted by Corporate Investors/Societies / Trusts /Partnership Firms/FILL

In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details Gross Annual Income/networth and Politically Exposed Person (PEP)* status mentioned under section 4 & 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/Gambling/Money lending, etc. (applicable for the first/sole applicant) is required to be provided as part of client Due Diligence (CCD) Process of the Fund.

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

*PEP are defined as individuals who are or have been entrusted with prominent public function in the foreign country, e.g. Heads of states or of Government, senior politicians, senior Government / judicial / military officers, senior executive of state owned corporation, important political party officials, etc.

Further if you are a Citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your tax Identification Number or any other relevant ID / Number. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

| Documents | Individuals | Companies / LLP / FIs* | Trusts | Societies | Partnership Firms | Minor | NRIs | POA |
|---|-------------|------------------------|--------|-----------|-------------------|-------|------|-----|
| Resolution / Authorisation to invest | | ✓ | ✓ | ✓ | ✓ | | | |
| List of Authorised Signatories with Specimen Signatures) @ | | ✓ | ✓ | ✓ | ✓ | | | ✓ |
| Certificate of Incorporation | | ✓ | | | | | | |
| Memorandum and Articles of Association / Partnership Deed | | ✓ | | | ✓ | | | |
| Trust Deed | | | ✓ | | | | | |
| Bye-laws | | | | ✓ | | | | |
| Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c where applicable | | | | | | | | ✓ |
| PAN/PERN Proof (not required for existing investors) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| KYC acknowledgment letter | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Copy of cancelled Cheque/debit proof | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| PRI/OCI Card (As applicable) | | | | | | | ✓ | |
| Notarised POA | | | | | | | | ✓ |
| UBO | ✓ | ✓ | ✓ | ✓ | ✓ | | | ✓ |
| FACTA and CRS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Proof of Date of Birth | | | | | | ✓ | | |
| Proof of Relationship with Guardian | | | | | | ✓ | | |
| Names of the relevant persons holding senior management position# | | ✓ | | | | | | |
| Registered office and the principal place of its business if it is different # | | ✓ | | | ✓ | | | |
| Names of all the partners# | | | | | ✓ | | | |
| Names of the beneficiaries, trustees, settlor and authors of the trust and the address of the registered office of the trust.# | | | ✓ | | | | | |
| List of trustees and documents as are required for individuals as per Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023 under sub-rule (4), for those discharging role as trustee and authorised to transact on behalf of the trust.# | | | ✓ | | | | | |

#These are additional documents to be submitted voluntarily

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

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

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only uncertified photocopies of the documents

are submitted/attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the PPFAS Mutual Fund will accept and act in good faith on uncertified/not properly authenticated documents submitted/attached with the application form. Submission of such documents by investors shall be full and final investor's authority to invest and the PPFAS Mutual Fund shall not be liable under any circumstances for any defects in the documents so submitted.

Non-Individual investors are required to ensure that the object clause of the constitution document (viz. MOA / AOA / Trust Deed, etc.) permits investment in the scheme of PPFAS Mutual Fund. PPFAS Mutual Fund shall accept and process the applications made by these entities in good faith by relying on the undertaking given with respect to the authority, validity and compliance with all relevant formalities/conditions etc. in the application for making such investments with PPFAS Mutual Fund. Further, PPFAS Mutual Fund/Trustees or any of its affiliates shall not be liable in case of any dispute arising with respect to eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity, as applicable

- Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request / transactions would have to be signed by all unit holders. However, in cases of holding specified as- Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor". However, in all cases, the proceeds of all IDCW/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.

- Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option i.e. Direct Plan.

E. Bank Details

a). Pay- Out Bank Account Details:

An investor at the time of purchase of units must provide the details of his / her pay-out bank account (i.e. account into which redemption proceeds are to be paid) in Section 9 in the Application Form.

b). Multiple Bank Account Registration:

The AMC/ Mutual Fund provides a facility to the investors to register multiple bank accounts (currently upto 5 for Individuals and 10 for Non-Individuals) for receiving redemption proceeds etc. by providing necessary documents. Investors must specify any one account as the "Default Bank Account". The investor, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption.

Investors holding units in non-demat form are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website <http://amc.ppfas.com>.

c). Indian Financial System Code (IFSC)

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

F. Applications through Rupee Drafts / NRE / FCNR accounts

In case of FI / NRIs / Persons of Indian Origin applying on repatriation basis, payment may be made by Cheques drawn out of NRE / FCNR Accounts. In case of Indian Rupee Drafts purchased abroad or payments from FCNR / NRE accounts, a certificate from the Bank issuing the draft confirming the debit and / or foreign inward remittance certificate (FIRC) issued by investor's banker should also be enclosed. The Mutual Fund reserves the right to hold redemption proceeds in case the requisite details are not submitted.

Bank details

Investors are requested to mention the bank account details where the redemption cheques should be drawn, since the same is mandatory as per the directives issued by SEBI. Applications without this information will be deemed to be incomplete and are liable for rejection. The Mutual Fund reserves the right to hold redemption proceeds in case the requisite details are not submitted. Please attach a copy of the canceled cheque.

G. Third Party Payments

1. PPFAS Asset Management Private Limited ("PPFAS AMC") / PPFAS Mutual Fund ("Mutual Fund"), shall not accept applications for subscriptions of units accompanied with Third Party Payments except in cases as enumerated in para G.2a 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.

Illustrations

Illustration 1: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B. This is a valid application and will not be considered as Third Party Payment.

Illustration 2: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This is a valid application and will not be considered as Third Party Payment.

Illustration 3: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party Payment.

- 2a. As referred to in para G.1 above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation/declarations.

- I) Payment by Parents/Grand-Parents/Related Persons* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000 for each regular purchase or per SIP installment. However this restriction of Rs 50,000 will not be applicable for payment made by a Guardian whose name is registered in the records of Mutual Fund in that folio (i.e. Father/Mother/ Court Appointed Legal Guardian).
- II) Payment by Employer on behalf of employee under Systematic Investment Plans or as lump sum / one-time subscription, through Payroll deductions.
- III) Custodian on behalf of an FI or a Client.

*'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.

- 2b. 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 <http://amc.ppfas.com> along with the Application Form for subscription of units.

3. The Mutual Fund shall adopt the following procedures to ascertain whether payments are Third Party Payments and investors are therefore required to comply with the requirements specified here in below.

I) Source of funds-if paid by cheque

Identification of third party cheques by the AMC/Mutual Fund/ Registrar & Transfer Agent (R&TA) will be on the basis of matching the name / signature on the investment cheque with the name/ signature of the first named applicant available on the application or in our records for the said folio. If the name of the bank account holder is not pre-printed on the investment cheque or the signature on the said cheque does not match with that of the first named applicant mentioned on the application / available in our records for the said folio, then the investor should submit any one of the following documents at the time of investment:

- a) a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- b) a letter* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of PPFAS Mutual Fund.

The copy of such documents will be verified with the original documents to the satisfaction of the AMC/ Mutual Fund/R&TA. The original documents will be returned across the counter to the investor after due verification.

*In respect of (b) above, it should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units. However, for updation of the changed bank details in the folio, the investor should follow the change of bank details process.

The Mutual Fund has also provided a facility to the investors to register multiple bank accounts, as detailed in Instruction No. E b. Investors are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website <http://amc.ppfas.com>.

II) Source of funds-if funded by pre-funded Instruments such as Pay Order, Demand Draft, Banker's cheque etc.

Investors should attach anyone of the following supporting documents with the purchase application where subscription for units is vide a pre-funded instrument issued by way of debit to his / her bank account: (i) a Certificate (in original) from the issuing banker duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number, stating the Account holder's name, the Bank Account Number which has been debited for issue of the instrument and PAN as per bank records, if available (ii) a copy of the acknowledgment from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available (iii) a copy of the passbook/bank statement evidencing the debit for issuance of the instrument.

The account number mentioned in the above supporting documents should be the same as / one of the registered bank account or the bank details mentioned in the application form.

III) Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.

Investors should attach to the purchase application form, an acknowledged copy of the instruction to the bank also stating the account number debited. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named applicant/ investor should be one of the account holders to the bank account debited for such electronic transfer of funds.

IV) Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash

The AMC/Mutual Fund /R&TA will not accept any purchase applications from investors if accompanied by a pre-funded instrument issued by a bank (such as Pay Order, Demand Draft, Banker's cheque) against cash for investments of Rs. 50,000 or more. The investor should submit a Certificate (in original) obtained from the bank giving name, bank account number and PAN as per the bank records (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund /R&TA will check that the name mentioned in the Certificate matches with the first named investor.

The account number mentioned in the Certificate should be the same as / one of the registered bank account or the bank details mentioned in the application form. PPFAS Mutual Fund / PPFAS AMC reserves the right to seek information and / or obtain such other additional documents/information from the investors for identifying whether it is a third party payment.

H) E-mail communication

If the investor has provided an email address, the same will be registered in our records. Thus, Allotment confirmations, Consolidated Account Statement/ Account Statement, annual report/abridged summary and any statutory / other information as permitted would be sent by 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 advise the Mutual Fund 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 / Fund reserve the right to send any communication in physical mode.

II) Mode of Payment of Redemption / IDCW proceeds via Direct Credit/ NEFT / ECS

• Direct Credit

The AMC has entered into arrangements with banks to facilitate direct credit of redemption / IDCW proceeds (if any) into the bank account of the respective Unit holders maintained with any of these banks. The list of banks is subject to change from time to time.

• National Electronic Funds Transfer (NEFT)

The AMC provides the facility of 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption / IDCW payouts directly into the bank account of the Unit holder maintained with the banks (participating in the NEFT System). Unit holders can check the list of banks participating in the 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 NEFT' updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption /IDCW proceeds via NEFT System will be discontinued by PPFAS Mutual Fund/ PPFAS Asset Management Private Limited without prior notice to the Unit holder and the payouts of redemption / IDCW proceeds shall be effected by sending the Unit holder(s) a cheque/demand draft.

• Electronic Clearing Service (ECS)

The Investors will receive their redemption / IDCW proceeds directly into their bank accounts in the following order:

(i) In case the bank account of an investor is covered under Direct Credit facility then the payment of redemption / IDCW proceeds will happen via direct credit payout mode only.

(ii) In case the bank account of an investor is not covered under Direct Credit facility but covered under NEFT system offered by the RBI then the payment of redemption / IDCW proceeds shall be effected via NEFT mechanism only.

Each of the above facilities aims to provide direct credit of the redemption / IDCW proceeds into the bank account (as furnished in point 10 of the Application Form) of the Unit holder and eliminates the time lag between dispatch of the cheque, its receipt by the Unit holders and the need to personally bank the instrument and await subsequent credit to the Unit holders account. Further, the potential risk of loss of instruments in transit through courier/ post is also eliminated. Each of the said facility as a mode of payment, is faster, safer and reliable.

In case the bank account as communicated by the Unit holder is with any of the said banks with whom the AMC has entered into arrangements to facilitate such direct credits or with any of the banks participating in the NEFT System offered by RBI, the AMC shall automatically extend this facility to the Unit holders.

PPFAS Asset Management Private Limited/PPFAS Mutual Fund shall not be held liable for any losses/ claims, etc. arising on account of processing the direct credit or credit via NEFT/ ECS of redemption proceeds on the basis of Bank Account details as provided by the unit holder in the Application Form.

In case of unforeseen circumstances, the AMC reserves the right to issue a cheque / demand draft.

• Mode of Payment for Unit holders holding Units in Demat form

Investors will receive their maturity proceeds directly into their bank accounts linked to the demat accounts. Please ensure to furnish the Bank Account details under Section 8.

J. TRANSACT

The Service facility includes PPFAS Self Invest.

PPFASMF Online

This facility enables investors to transact online <http://amc.ppfas.com> using PPFASMF Online On PPFASMF Online Unitholders can execute transactions online for purchase, redemption and also register for Systematic Investment Plan (SIP) / of units of scheme of PPFAS Mutual Fund and other services as may be introduced by PPFAS Mutual Fund from time to time. Unitholders can also view account details and portfolio valuation online, download account statements and request for documents via email, besides other options.

Unitholders must possess a Folio Number (KRA validated), valid PAN, Bank Account Number registered in the folio and Net banking facility with any of the select banks to avail the PPFASMF Online facility.

eAlerts

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

Apart from above mentioned facilities, the facility of ePayouts comprising of mode of payment of Redemption Proceeds, via Direct Credit/ NEFT / ECS is covered under e-Services facility.

K. Dematerialization

1) Investors can hold units in Dematerialized (Demat) / Non-Demat mode. In case the investor has not provided his / her Demat account details or the details of DP ID /BO ID provided by the investor is incorrect, or Demat account is not activated or not in an active status, the units would be allotted in Non-Demat mode.

2) Statement of Accounts would be sent to investors who are allotted units in non-Demat mode only.

3) Investors are requested to note that Units held in dematerialized form are freely transferable

4) The units will be allotted based on the applicable NAV as per the SID and will be credited to investor's Demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors Demat account every Monday for realization status received in last week from Monday to Friday.

Option to hold Units in dematerialized (demat) form

Investors have the option to hold the units in demat form . Please tick the relevant option of Yes/No for opting/not opting units in demat form. If no option is exercised, 'No' will be the default option. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and shall be liable to be rejected. The application form should mandatorily accompany the latest Client investor master/ Demat account statement.

The investors shall note that for holding the units in demat form, the provisions laid in the Scheme Information Document (SID) of the Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL CDSL) shall be applicable.

In case the unit holder wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s).

Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.

L. Nomination

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

2. All unit holders should sign the Nomination Form irrespective of mode of holding.

3. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided family, holder of Power of Attorney, Guardian on behalf of Minors cannot nominate.

4. Minor(s) can be nominated and in that event, the name, address, and signature of the guardian of the minor nominee shall be provided by the unit holder.

5. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

6. The Nominee shall not be a trust [other than a religious or charitable trust], society, body corporate, and partnership firm, Karta of Hindu Undivided Family, or a Power of Attorney holder.

7. A non-resident Indian can be a nominee subject to the exchange controls in force, from time to time.

8. Nomination in respect of the units stands rescinded upon the transfer of units. The rights in the units will vest on the nominee only upon the death of all unit holders. The nominee receives the units only as agent and trustee for the legal heirs or legatees as the case may be. Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.

9. Nomination can be made for maximum number of three nominees.

10. Transfer of units in favour of Nominee(s) shall be valid discharge by the Asset Management Company against the legal heir.

11. The cancellation of nomination can be made only by those individuals who hold units on their behalf singly or jointly and who made the original nomination.

12. On cancellation of the nomination, the nomination shall stand rescinded, and the asset management company shall not be under any obligation to transfer the units in favour of the Nominee(s).

13. Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/ share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.

14. If the aggregate is less than 100% than the balance will be re-balanced to the first nominee. If the aggregate is greater than 100% then nomination would be rejected.
15. In the event of the unit holders not indicating the percentage of allocation/share for each of the nominees, PPFAS Mutual Fund /PPFAS Asset Management Company, by invoking default option shall settle the claim equally amongst all the nominees, at their own discretion.
16. Every new nomination for a folio/account will overwrite the existing nomination, i.e., simultaneous cancellation of existing nomination and updation of new nominee(s) as per the new request. Nomination will be subject to the provisions of the Scheme Information Document
17. With effect from 1st Oct 2022 Nomination shall be mandatory for new folios/accounts opened by an individual especially with sole holding and no new folios/accounts for Individuals (with sole holding) would be opened without nomination. However, investors who do not wish to nominate must sign form separately available for confirming their intention to opt out of nomination. In case nomination/opt out to nominate is not provided by Individual (with sole holding), the application is liable to be rejected. Also existing individual investors holding mutual fund units in single mode, who have not nominated should either nominate or opt out of nomination by submitting the relevant request before 30 June 2024 else the said folio(s) will be frozen for debits. In joint mode of holding nomination is optional.
18. Nomination by a unit holder shall be applicable for investments in the scheme folio or account.
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.

M. Permanent Account Number

- i) As per SEBI Circular No. MRD/DoP/Cir- 05/2007 dated April 27, 2007, it is now mandatory that Permanent Account Number (PAN) issued by the Income Tax Department would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction. Accordingly investors will be required to furnish a copy of PAN together with request for fresh purchases, additional purchases and Systematic Investment Plan (SIP). Application Forms without these information and documents will be considered incomplete and are liable to be rejected without any reference to the investors. The procedure implemented by the AMC and the decisions taken by the AMC in this regard shall be deemed final.
- ii) PAN card copy is to be provided and should be clear and visible.
- iii) If a minor PAN number is given, a minor PAN card also required.
- iv) Guardian PAN card and date of birth as per PAN is mandatory in case investment is in the name of a minor.
- v) If either Name validation or date of birth validation as per PAN fails or Aadhaar seeding status is Inoperative, then the application / transaction will be treated as NIGO.

N. Prevention of Money Laundering

Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering and the Client Identification implementation procedures prescribed by AMFI inter alia require the AMC to verify the records of identity and address(es) of investors. To ensure adherence to these requirements, investors are required to approach Points of Service (POS) (list of POS available on www.amfiindia.com) appointed by any of the KYC Registration Agency and submit documents for completion of appropriate KYC checks. The details for KYC compliance can also be downloaded from AMFI website, www.amfiindia.com or website of the mutual fund, www.amc.ppfas.com. The Mutual Fund website also prescribes the list of documents that can be submitted by investors to the POS to get their KYC checks completed.

It is mandatory for all investors (including joint holders, NRIs, POA holders and guardians in the case of minors) to furnish such documents and information as may be required to comply with the Know Your Customers (KYC) policies under the AML Laws. Applications without such documents and information may be rejected. In terms of SEBI circulars dated April 27, 2007 and June 30, 2008 read with SEBI letter dated June 25, 2007, Permanent Account Number (PAN) would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, except (a) investors residing in the state of Sikkim; (b) Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) and (c) investors participating only in micro-pension. SEBI, in its subsequent letters dated June 19, 2009 and July 24, 2012 has conveyed that systematic investment plans (SIP) and lumpsum investments (both put together) per mutual fund up to Rs.50,000/- per year per investor shall be exempted from the requirement of PAN. Accordingly, investments in PPFAS Mutual Fund (including SIP investment where the aggregate of SIP installments in a rolling 12 months period or in a financial year i.e April to March) of upto Rs 50,000/- per investor per year shall be exempt from the requirement of PAN. However, eligible Investors (including joint holders) should comply with the KYC requirement through registered KRA by submitting Photo Identification documents as proof of identification and the Proof of Address [self-attested by the investor / attested by the ARN Holder/ AMFI distributor]. These exempted investors will have to quote the "PERN (PAN exempt KYC Ref No) in the application form. This exemption of PAN will be applicable only to investments by individuals (including NRIs but not PIOs), joint holders, Minors and Sole proprietary firms. PIOs, HUFs and other categories of investors will not be eligible for this exemption.

Thus, submission of PAN is mandatory for all other investors existing as well as prospective investors (except the ones mentioned above) (including all joint applicants/holders, guardians in case of minors, POA holders and NRIs but except for the categories mentioned above) for investing with mutual funds from this date. Investors are required to register their PAN with the Mutual Fund by providing the PAN card copy (along with the original for verification which will be returned across the counter). All investments without PAN (for all holders, including Guardians and POA holders) are liable to be rejected. Application Forms without quoting of PERN shall be considered incomplete and are liable to be rejected without any reference to the investors. The procedure implemented by the AMC and the decisions taken by the AMC in this regard shall be deemed final.

After completion of KYC compliance, investors need to approach KRA for Change of Address and not Registrar (CAMS). In respect of KYC compliant Folio, prospective Change of Address received along with transaction slip will not be processed by Registrar (CAMS). The AMC reserves the right to reject subscription requests in the absence of appropriate compliance with the AML Laws. In line SEBI circular No. MIRSD/Cir-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the following additional provisions are applicable effective December 1, 2012:

- 1) In case of an existing investor who is already KYC Compliant under the erstwhile centralized KYC with CAMSKRA or CVL (CVLMF) then there will be no effect on subsequent Purchase/ Additional Purchase (or ongoing SIPs/STPs, etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder cannot open a new folio with PPFAS Mutual Fund with the erstwhile centralized KYC.
- 2) In case of an existing investor who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvlkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase/ new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would be a onetime submission of documentation.
- 3) Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes of PPFAS Mutual Fund i.e. not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements.
- 4) In case of Non Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements.
- 5) Further, investors investing under a SIP up to Rs. 50,000 per year i.e. the aggregate of installments in a rolling 12 month period ("Micro SIP"), are also required to comply with the above mentioned KYC procedure. However, they are exempt from the requirement of providing PAN as a proof of identification.

O. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN): Pursuant to SEBI guidelines, investor(s) have the provision in the application form to specify the unique identity number ("EUIIN") of the employee/relationship manager/sales person ("RM") of the distributor interacting with the investor(s) for the sale of mutual fund products, along with the AMFI Registration Number ("ARN") of the mutual fund distributor. AMFI has allotted EUIIN to all the RM's of AMFI registered mutual fund distributors. Investors are required to specify the valid ARN of the distributor (including sub-broker where applicable), and the valid EUIIN of the distributor's/sub-broker's RM in the application form in the place provided for it. This will assist in handling the complaints of mis-selling, if any, even if the RM on whose advice the transaction was executed leaves the employment of the distributor.

P. PLEDGE/LIEN

In case investor creates pledge / lien on their units in favour of any financial institution or lender, the details of the same shall be provided to PPFAS Mutual Fund or CAMS within two days of creations of such pledge/lien. The redemption proceeds/IDCW payment will be on hold till proper details are made available.

Q. Regular and Direct Plans

In compliance with SEBI Master circular dated May 19, 2023, PPFAS Mutual Fund provides "Direct and Regular plan".

The Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. All Plans / Options / Sub-Options offered under the Schemes ("Regular Plan") will also be available for subscription under the "Direct Plan". Thus, there shall be two Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan. For details please refer to the table on Scheme options.

R. Change of Bank Details

The request for updation of bank accounts in the folio should be submitted either through the Bank Account Registration Form or through "Change/updation in Bank Details" in the Transaction Form. Any one of the following documents in Original or copy attested by bankers should accompany the change request form. Cancelled cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque OR a Self attested bank statement, duly signed and stamped by the Branch Manager OR self attested copy of the Bank passbook with current entries (not older than 3 months) OR Bank Letter duly signed by branch manager/authorized personnel **AND**

Cancelled cheque of the existing (old) bank mandate with first unit holder name and bank account number printed on the face of the cheque OR original bank account statement / Pass book OR original letter issued by the bank on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch Manager OR in case such bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of said account.

S. Applicability of Stamp Duty

Pursuant to Notification No. 5.0. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019 and SEBI communication No. SEBI / IMD/DF2/ OW/ P/ 2020/ 11099/1 dated June 29, 2020, a stamp duty @ 0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 01, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch-in transactions (including IDCW reinvestment) to the unitholders would be reduced to that extent.

T. Details under FATCA/Foreignlaws:

Tax Regulations require us to collect information about each investor's tax residency. Uncertain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with the relevant tax authority. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Citizen or about your tax residency, please contact your tax advisor. Further if you are a Citizen or countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID/ Number. If there is any change in the information provided, promptly intimate the same to us within 30 days.

U. Ultimate Beneficial Owners (S)

pursuant to SEBI master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, Investors (other than Individuals) are required to provide details of **'Ultimate Beneficial Owner(s) (UBO(S))'**; In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

Non-Individuals applicants/investors are mandated to provide the details on **'Ultimate Beneficial Owner(s) (UBO(S))'** by filling up the declaration form for **'Ultimate Beneficial Ownership'**. Please contact the nearest Investor Services Center (ISC) of PPFAS Mutual Fund or log on to **'Investor Corner'** section on our website www.amc.ppfas.com for the Declaration Form

V. Non Profit Organization (NPO) declaration

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

VI. 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 Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly. i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident green card holder, please include United States in the foreign country information field along with you US Tax identification number. It is mandatory to supply TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN yet available or has not yet been issued, please provide an explanation and attach file to the 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: Certified Copy of "certificate of Loss of Nationality" OR Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; OR Reason the customer did not obtain U.S. citizenship at birth |
| Residence/mailling address 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) |
| Telephone number in a country other than India | 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) |
| 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) |

List of acceptable documentary evidence needed to establish the residence(s) for tax purpose:

1. Certificate of residence issued by an authorized government body*
2. 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.

W. Plans/Options Offered

| Scheme /Plan | Option | Sub-Option/Facilities | Frequency of IDCW | Day |
|---|---|---|-------------------|--|
| Parag Parikh Flexi Cap Fund >Direct Plan >Regular Plan | Growth | - | - | - |
| Parag Parikh ELSS Tax Saver Fund^ >Direct Plan >Regular Plan | Growth | - | - | - |
| Parag Parikh Arbitrage Fund >Direct Plan >Regular Plan | Growth | - | - | - |
| Parag Parikh Liquid Fund >Direct Plan >Regular Plan | Growth | - | - | - |
| | Income Distribution cum capital withdrawal (IDCW) | Daily Reinvestment of Income Distribution cum capital withdrawal option | Daily | All days for which NAV is published on AMFI and AMC website* |
| | | Weekly Reinvestment of Income Distribution cum capital withdrawal option | Weekly | Every Monday* |
| Parag Parikh Conservative Hybrid Fund >Direct Plan >Regular Plan | Growth | - | - | - |
| | Income Distribution cum capital withdrawal (IDCW) | Monthly Reinvestment of Income Distribution cum capital withdrawal option | Monthly | Last Monday of the Month* |
| | | Monthly Payout of Income Distribution cum capital withdrawal option | | |
| Parag Parikh Dynamic Asset Allocation Fund >Direct Plan >Regular Plan | Growth | - | - | - |
| | Income Distribution cum capital withdrawal (IDCW) | Monthly Reinvestment of Income Distribution cum capital withdrawal option | Monthly | Last Monday of the Month* |
| | | Monthly Payout of Income Distribution cum capital withdrawal option | | |

*Immediately succeeding Business Day if that is not a Business Day. The Trustee reserves the right to change the frequency/ record date from time to time.

^Units purchased cannot be assigned / transferred / pledged / redeemed / switched out until completion of 3 years from the date of allotment of the respective Units.

The AMC reserves the right to change the Lock-in Period prospectively from time to time to the extent permitted under the Equity Linked Savings Scheme, 2005 as amended from time to time.

In cases of wrong/ invalid/ incomplete ARN codes are mentioned on the application form, the application shall be processed under Direct Plan.

The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor.

In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

For Default Plan, please refer SID section- III ("units and Offer") under section "A" (Plans and Options offered)

PPFAS Mutual Fund

Registered Office: 81/82, 8th Floor, Sakhar Bhavan, Ramnath Goenka Marg, 230, Nariman Point, Mumbai - 400 021. Maharashtra. Tel: 91 22 6140 6555, Fax: 91 22 6140 6590

Trustee Company: PPFAS Trustee Company Private Limited.

AMC Name: PPFAS Asset Management Private Limited.

Investor Helpline

Toll Free: 1800 266 7790, Email: mf@ppfas.com

Distributor Helpline

Call: 91 22 6140 6538, Whatsapp: 77770 05775, Email: partners@ppfas.com

Website: www.amc.ppfas.com

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