



# MF Utilities India Pvt. Ltd.

103-105, Orion Business Park, Ghodbunder Road, Kapurbawdi  
Thane (West) - 400 607  
CIN : U74120MH2013PTC242939

APPLICATION NO:

## COMMON ACCOUNT NUMBER (CAN) Registration Form - INDIVIDUAL

Please read all the instructions carefully before filling the form  
Please fill in ENGLISH and in BLOCK LETTERS with black ink  
Fields marked with (\*) are mandatory and if not filled, the form is liable for rejection

UCRN	Distributor / MFU user to write the system generated reference number here
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### A. \* Sole/Primary Applicant Details: (Please note that the information as available with the KYC Registration Agencies will be consumed based on PAN/PEKRN provided by the applicants and considered to be final)

* Mode of Holding please tick (✓)	Single <input type="checkbox"/>	Anyone or Survivor <input type="checkbox"/>	Joint <input type="checkbox"/>	* Investor Category	Individual <input type="checkbox"/>	Minor <input type="checkbox"/>	Sole-Proprietor <input type="checkbox"/>
* Residential Status please tick (✓)	RES.IND <input type="checkbox"/>	NRI-NRE <input type="checkbox"/>	NRI-NRO <input type="checkbox"/>	FOREIGN NATIONAL <input type="checkbox"/>	PIO <input type="checkbox"/>		
* Date of Birth	DD / MM / YYYY	* Proof attached ^	* Proof Type ^ (refer instructions)		please specify ^ - Mandatory for Minor Applicants		
* PAN				(OR) if PAN Exempt (refer instructions)	PEKRN (refer instructions)		
KYC Proof/Documents Attached (refer instructions) Y/N	<input type="checkbox"/>						
* Name							

### Guardian Details:

(mandatory if sole/primary applicant is a minor - refer instructions)

Guardian PAN				(OR) if PAN Exempt (refer instructions)	PEKRN (refer instructions)		
KYC Proof/Documents Attached (refer instructions) Y/N	<input type="checkbox"/>						
Guardian Name							
Guardian DOB	DD / MM / YYYY	Relationship with Minor	Father <input type="checkbox"/>	Mother <input type="checkbox"/>	Court Appointed Legal Guardian <input type="checkbox"/>		
Proof of relationship (refer instructions)	Proof Type	please specify					

### Second Applicant Details:

Not applicable in case the sole/primary holder is a minor

Date of Birth DD / MM / YYYY

PAN				(OR) if PAN Exempt (refer instructions)	PEKRN (refer instructions)		
KYC Proof/Documents Attached (refer instructions) Y/N	<input type="checkbox"/>						
Name							

### Third Applicant Details:

Not applicable in case the sole/primary holder is a minor

Date of Birth DD / MM / YYYY

PAN				(OR) if PAN Exempt (refer instructions)	PEKRN (refer instructions)		
KYC Proof/Documents Attached (refer instructions) Y/N	<input type="checkbox"/>						
Name							

### B. \* Address for Communication:

(The address details provided here will be used for a temporary period only. Upon KYC verification, the address available with the KYC Registration Agencies will be consumed and considered to be the address for further communications.)

Address															
City						Pincode				State					

### C. \* Contact details of the sole/primary applicant:

* Residence Telephone No.	ISD Code	STD Code	Telephone Number	* Mobile No.	ISD Code	Mobile Number	
Office Telephone No.	ISD Code	STD Code	Telephone Number	Fax No.	ISD Code	STD Code	Fax Number
* Email ID	Email ID						

ACKNOWLEDGEMENT SLIP (to be filled in by the investor). For any queries please contact the nearest MFU "Point of Service" or call us at 1800-266-1415 (Toll Free) or +91 22 3952 6363.

MF UTILITIES INDIA PVT. LTD., Address: 103-105, 1st Floor, Orion Business Park, Ghodbunder Road, Kapurbawdi, Thane (West) - 400 607, India

Received from Mr. / Ms. \_\_\_\_\_  
an application for creation of Common Account Number (CAN).

Please note : A CAN shall be issued subject to all necessary documents and annexures being available and all the holders/guardian being KYC certified

POINT OF SERVICE STAMP & SIGNATURE

POINT OF SERVICE STAMP & SIGNATURE
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D. **Depository Account Details:** ("Optional" - To be filled by investors who wish to hold their units in Depository Account - refer instructions)

National Securities Depository Limited (NSDL)					Central Depository Services Limited (CDSL)				
Depository Participant Name									
DP ID	I	N		Bene. A/c	Bene. A/c				

Depository Participant Name\*  
\* Attach latest copy of the client master or Statement of Account from Depository

E. **\* Bank Account Details:** (At least one bank account should be mandatorily registered under CAN. Fields marked mandatory for the default account will be mandatory for additional accounts, if provided)

a. **Default and Primary Bank Mandate for Payout (1)**

\* A/c No.  \* A/c Type please (✓) Savings  Current  Cash Credit  O/D  Others   
 \* MICR  \* IFSC  NRE  NRO  FCNR  NRSR  please specify   
 Bank Name   
 Branch Name  City   
 \* Proof of Account (refer instructions) Cancelled Cheque or Copy  Bank Passbook  Bank Statement  Letter from Bank confirming the Account   
 Payout proceeds will be processed into the bank through ELECTRONIC payment, basis arrangement of the respective Mutual Fund with its banker. If you wish to receive a physical payment please tick (✓)

b. **Additional Bank Mandate for Payout (2)**

A/c No.  A/c Type please (✓) Savings  Current  Cash Credit  O/D  Others   
 MICR  IFSC  NRE  NRO  FCNR  NRSR  please specify   
 Bank Name   
 Branch Name  City   
 Proof of Account (refer instructions) Cancelled Cheque or Copy  Bank Passbook  Bank Statement  Letter from Bank confirming the Account   
 Payout proceeds will be processed into the bank through ELECTRONIC payment, basis arrangement of the respective Mutual Fund with its banker. If you wish to receive a physical payment please tick (✓)

c. **Additional Bank Mandate for Payout (3)**

A/c No.  A/c Type please (✓) Savings  Current  Cash Credit  O/D  Others   
 MICR  IFSC  NRE  NRO  FCNR  NRSR  please specify   
 Bank Name   
 Branch Name  City   
 Proof of Account (refer instructions) Cancelled Cheque or Copy  Bank Passbook  Bank Statement  Letter from Bank confirming the Account   
 Payout proceeds will be processed into the bank through ELECTRONIC payment, basis arrangement of the respective Mutual Fund with its banker. If you wish to receive a physical payment please tick (✓)

d. **Additional Bank Mandate for Payout (4)**

A/c No.  A/c Type please (✓) Savings  Current  Cash Credit  O/D  Others   
 MICR  IFSC  NRE  NRO  FCNR  NRSR  please specify   
 Bank Name   
 Branch Name  City   
 Proof of Account (refer instructions) Cancelled Cheque or Copy  Bank Passbook  Bank Statement  Letter from Bank confirming the Account   
 Payout proceeds will be processed into the bank through ELECTRONIC payment, basis arrangement of the respective Mutual Fund with its banker. If you wish to receive a physical payment please tick (✓)

e. **Additional Bank Mandate for Payout (5)**

A/c No.  A/c Type please (✓) Savings  Current  Cash Credit  O/D  Others   
 MICR  IFSC  NRE  NRO  FCNR  NRSR  please specify   
 Bank Name   
 Branch Name  City   
 Proof of Account (refer instructions) Cancelled Cheque or Copy  Bank Passbook  Bank Statement  Letter from Bank confirming the Account   
 Payout proceeds will be processed into the bank through ELECTRONIC payment, basis arrangement of the respective Mutual Fund with its banker. If you wish to receive a physical payment please tick (✓)

**Benefits of MF Utility**

C O M M O N	<b>Account Number (CAN)</b>	Single reference number for all investments in the Mutual Fund Industry
	<b>Transaction Form (CTF)</b>	Single form for transactions in multiple schemes across Mutual Funds
	<b>Payment</b>	Consolidated payment for investments in multiple schemes across Mutual Funds using a single CTF
	<b>KYC Process</b>	Single KYC verification/registration at the time of CAN creation
	<b>Mandate Registration (CMR)</b>	Single Mandate registered for multiple SIP Registrations using a single CTF
	<b>Complaints System</b>	Single place for registering and tracking complaints for the Mutual Industry

**F. Nomination Details:**

I/We wish to nominate as under, please tick (✓)

I/We DO NOT wish to nominate, please tick (✓)

Name(s) and address(es) of Nominee(s)	Nominee Relationship	Date of Birth (to be furnished in case nominee is minor)	Name and address of Guardian	Signature of Nominee/ Guardian of Nominee	Proportion % in which the units shall be shared by each nominee (Total 100%)
Nominee 1		DD/MMM/YYYY			<input type="text"/> <input type="text"/> <input type="text"/> %
Nominee 2		DD/MMM/YYYY			<input type="text"/> <input type="text"/> <input type="text"/> %
Nominee 3		DD/MMM/YYYY			<input type="text"/> <input type="text"/> <input type="text"/> %

**G. \* Other Details:**

**a. Sole/Primary Applicant (or) Guardian (if sole/primary applicant is a minor):**

1. **Gross Annual Income Details** please tick (✓)  Below 1 Lac  1 - 5 Lac  5 - 10 Lac  10 - 25 Lac  > 25 Lacs

(OR)

**Net-worth in ₹.** (\* Net worth should not be older than 1 year) as on (date)  /  /

2. **Occupation** (please tick (✓) any one and give brief details):

Private Sector Service  Public Sector  Government Service  Business  Professional  Agriculturist  Retired

Housewife  Student  Forex Dealer  Others (please specify)  specify here

3. **Please tick, if applicable:** Politically Exposed Person  Related to a Politically Exposed Person  (For definition of PEP, please refer instructions overleaf)

4. **Any other information:** \_\_\_\_\_

**b. Second Applicant:**

1. **Gross Annual Income Details** please tick (✓)  Below 1 Lac  1 - 5 Lac  5 - 10 Lac  10 - 25 Lac  > 25 Lacs

(OR)

**Net-worth in ₹.** (\* Net worth should not be older than 1 year) as on (date)  /  /

2. **Occupation** (please tick (✓) any one and give brief details):

Private Sector Service  Public Sector  Government Service  Business  Professional  Agriculturist  Retired

Housewife  Student  Forex Dealer  Others (please specify)  specify here

3. **Please tick, if applicable:** Politically Exposed Person  Related to a Politically Exposed Person  (For definition of PEP, please refer instructions overleaf)

4. **Any other information:** \_\_\_\_\_

**c. Third Applicant:**

1. **Gross Annual Income Details** please tick (✓)  Below 1 Lac  1 - 5 Lac  5 - 10 Lac  10 - 25 Lac  > 25 Lacs

(OR)

**Net-worth in ₹.** (\* Net worth should not be older than 1 year) as on (date)  /  /

2. **Occupation** (please tick (✓) any one and give brief details):

Private Sector Service  Public Sector  Government Service  Business  Professional  Agriculturist  Retired

Housewife  Student  Forex Dealer  Others (please specify)  specify here

3. **Please tick, if applicable:** Politically Exposed Person  Related to a Politically Exposed Person  (For definition of PEP, please refer instructions overleaf)

4. **Any other information:** \_\_\_\_\_

**Common Account Number (CAN)**

<b>O</b>	<b>Reference Number for all Mutual Fund Investments</b>	No need to remember / maintain folios at Mutual Fund
	<b>Account Opening Process</b>	No need to fill separate Account Opening forms for each Mutual Fund
<b>N</b>	<b>Place for Investor Information</b>	No need to submit change requests to each Mutual Fund to get changes updated to investor information
	<b>View for Investments</b>	Consolidated view of all investments across Mutual Funds
<b>E</b>	<b>MIS for the Industry</b>	No need to source & consolidate data from different Mutual Funds / RTA

**H. \* Details required under Foreign Tax Laws (Mandatory please refer instructions):**

Applicant Details	Is your Country of Birth / Citizenship / Nationality / Tax Residency other than India? Please tick as applicable and provide the below mentioned information (mandatory)			
	If NO, please tick (✓) below	<input type="checkbox"/> If YES, please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below:		
		Country of Birth (COB), Country of Citizenship (COC), Country of Nationality (CON)	Country of Tax Residency #	Tax Reference Number
Sole / Primary Applicant	<input type="checkbox"/> I am a tax resident of India and not resident of any other country	COB :	1.	1.
		COC :	2.	2.
		CON :	3.	3.
Guardian (in case of Minor Applicant) (OR) Power of Attorney	<input type="checkbox"/> I am a tax resident of India and not resident of any other country	COB :	1.	1.
		COC :	2.	2.
		CON :	3.	3.
Second Applicant	<input type="checkbox"/> I am a tax resident of India and not resident of any other country	COB :	1.	1.
		COC :	2.	2.
		CON :	3.	3.
Third Applicant	<input type="checkbox"/> I am a tax resident of India and not resident of any other country	COB :	1.	1.
		COC :	2.	2.
		CON :	3.	3.

# Please indicate all countries in which you are a resident for tax purpose and mention the associated Tax Reference Number. Include USA, where investor is a citizen/ greencard holder of USA

**I. Authorization on Single Payment for Multiple Scheme Investments through a Single Transaction Form:**

I / We understand and agree that MF Utilities India Private Limited ("MFUI") shall facilitate the investments in multiple schemes across Mutual Funds made by me / us through MF Utility by way of a single payment made by me / us. To enable MFUI accept the transaction with payment and transmit the investment amount, I / we authorise MFUI to do the following acts, deeds and things for and on my / our behalf:

1. To accept single payment made by me / us either physically /electronically favouring the account created for this purpose and managed by MFUI, towards the investments made by me / us in multiple schemes across Mutual Funds through MF Utility.
2. To transmit / transfer the payments to the collection accounts of the respective Mutual Funds as per the investments made by me / us directly or through Distributor and;
3. To do all such acts, deeds and things as may be necessary or incidental to the above mentioned purpose.

**J. Declaration and Signature(s):**

Date :   /    /     Place : \_\_\_\_\_

I/We hereby acknowledge that I/We have read, understood and agree to the terms and conditions annexed to this Registration form.  
 I/We hereby declare that the details furnished herein are complete, true and correct.  
 I/We undertake to notify MFU, immediately of any change in the above details and information given by me/us.  
 In case any of the information is found to be false or untrue or misrepresenting, I/We am/are aware that I/We may be liable for it.  
 I/We hereby authorise MFU sharing of the information provided by me/us on this form with its Authorised Representatives/Entities.  
 I/We have provided all the necessary documents/annexures, wherever asked for, to substantiate the information provided by me/us in the form and agree to provide any further information if required, for the purpose of this Registration.  
 I/We hereby authorize MFU to map with this CAN, our existing folios with the Mutual Funds or folios, in case created in future.

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

**Common Transaction Form (CTF)**

<b>O N E</b>	<b>Form for multiple transactions</b>	No need to fill and submit separate transaction forms for transactions in different schemes/Mutual Funds. Burden of handling multiple documents reduced
	<b>Time-stamp for multiple transactions</b>	One time-stamp applied uniformly for all transactions in the form. Burden of submitting transactions at different offices / locations reduced
	<b>Payment Instrument for multiple investments</b>	No need to issue separate payment instruments for different schemes/Mutual Funds. Burden of handling multiple payment instruments reduced

## TERMS AND CONDITIONS

### **A General Instructions:**

- 1 The CAN Registration Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite.
- 2 A POA holder cannot request for a CAN Registration on behalf of the applicants.
- 3 Information marked (\*) are mandatory. For any correction / changes if made in the CAN Registration Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes. Applications with any such changes not counter-signed by the applicants are liable for rejection.
- 4 Upon successful CAN creation, MFU will map with this CAN, the folios matching the CAN combination, which are already existing or created in future with the participating Mutual Funds or Mutual Funds that would participate in MFU in future. The information that is captured as default under the CAN shall be considered final and over-riding the existing default information prevalent in the folios that are mapped with the CAN.

### **B KYC Compliance:**

- 1 Compliance with KYC requirements is mandatory for all applicants. If you are already KYC compliant, please quote the PAN for all applicants and enclose a copy of the KYC Acknowledgement Letter issued by any SEBI registered KRA for each applicant. If not, please submit a KYC Registration form with necessary supporting documentary evidence along with the CAN Registration form. KYC Registration forms will be accepted only with CAN Registration.
- 2 The investors who are exempt from providing a PAN for their Mutual Fund investments, should quote their PAN Exempt KYC Reference No (PEKRN) obtained from KYC Registration Agency (KRA) and attach a copy of the KYC acknowledgement letter along with the CAN Registration form.
- 3 On successful validation of the applicant/s PAN/PEKRN for KYC, the address available with the KRA will be obtained and all communications and payments shall be made by the MFU / Mutual Fund in the name of and favouring the first/sole applicant. If the Sole / Primary Applicant is a minor, the Guardian for the applicant needs to comply with the KYC requirements stated above. The address provided in the CAN Registration form will be used only for communications till the KYC status is verified at the KRA.

### **C CAN criteria:**

- 1 Applicants should specify the Mode of Holding (MoH), Investor Category and Residential Status (as per KYC) under which the application is made. Please note that this is the criteria defining the CAN combination and hence it is mandatory. In case of applications made in joint names without indicating the mode of holding, the default mode of holding will be 'Anyone or Survivor'.
- 2 **Applicant Details:**  
The names of the applicant/s should be mentioned in full and the date of birth should be provided (as registered with the KRA). If there are any discrepancies between the information provided in the CAN and as available with the KRA, the application is liable for rejection.
- 3 **Accounts of Minors (Below the age of 18 years):**
  - (a) A minor shall be the sole applicant in a CAN. Joint holding is not allowed. Applications by minors along with Joint applicants will be rejected.
  - (b) Details of the natural parent viz., father or mother or court appointed legal Guardian must be mentioned for applications made on behalf of a minor.
  - (c) Date of birth of the minor along with photocopy of supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., Passport, or any other suitable proof evidencing the date of birth of the minor) duly attested should be provided while opening the CAN.
  - (d) In case of a natural parent, documents evidencing the relationship of the natural parent with the minor, if the same is not available as part of the documents mentioned above should be submitted. In case of court appointed legal guardian, supporting documentary evidence should be provided.
  - (e) The CAN(s) held on behalf of a minor applicant shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions henceforth shall be permitted till requisite documents evidencing change of status from 'minor' applicant are received.

### **D Details under Foreign Tax Laws:**

- 1 **Details under FATCA / Foreign Tax Laws:** 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 your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure that you advise us promptly, i.e. within 30 days.
- 2 If you are a US citizen or resident or green card holder, please indicate United States in the "Country of Tax Residency" field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act, 2010.

### **E Contact Details:**

- 1 Contact details like telephone, mobile and email address must be written in full. If the investor has provided an email address, the same will be registered in our records and will be treated as your consent to receive Allotment confirmations, consolidated account statement / account statement, annual report / abridged summary and any statutory / other information as permitted via electronic mode /email . Should the applicant experience any difficulty in accessing the electronically delivered documents, the applicant shall promptly intimate MFU / Mutual Fund about the same to enable MFU / Mutual Fund to make the delivery through alternate means. The MFU / AMC / Mutual Fund reserve the right to send any communication in electronic / physical mode.

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**F Depository Account Details :**

- 1 Investors have an option to hold the Units in their depository account subject to the facility being available under the respective scheme chosen for investment. Investors desiring to get the units credited in their depository account must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL). If you wish to hold your investments in the depository account, you can choose to register the DP ID of your Depository Participant and your Beneficiary Account Number under the CAN. You can register ONE Depository account each per Depository i.e. NSDL and CDSL. Please attach a latest copy of the Client Master or the DP statement that you may have received from your Depository Participant as a documentary evidence. Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data.
- 2 This provision in the CAN Registration Form is only for Registration of your Depository Account under the CAN with MFU. In case you wish to receive the credit of units into your depository account, you will have to specify the same every time you make a purchase of units.
- 3 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 Depository Account registration under the CAN would be rejected. For units that are credited to the depository account, all details such as address, bank details, nomination etc. will be applicable as available in the respective depository account. For effecting any subsequent changes to such information, Investors should approach their DP.
- 4 Please note that this is an additional facility offered to unit holders who wish to hold units in the depository account. This is not a mandatory requirement and unit holders can continue holding units electronically with the Mutual Fund. For schemes where units are to be mandatorily held in the depository account, investors should provide atleast one depository account detail. Else the application is liable for rejection.

**G Bank Account Details:**

- 1 An applicant at the time of CAN Registration must provide the details of the bank account (i.e. account into which redemption / dividend proceeds are to be paid) in the Application Form. The same is mandated to be provided under SEBI Regulations.
- 2 Please provide your complete bank account details including Account Number, Account Type, Bank, Branch & City. Please also specifically state the MICR Code (9 Digit Number next to your cheque number) and IFSC Code (11 character code printed on your cheque leaf) to facilitate electronic payment of your dividend payout entitlement / redemption proceeds.
- 3 The applicant is required to submit any one of following as a documentary proof alongwith the application form validating that bank account pertain to the sole / first Applicant.
  - (i) Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application OR Cancelled original cheque leaf of the bank account (where the account number and first applicant name is printed on the face of the cheque). Applicants should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse;
  - (ii) Photocopy of the bank pass book or a statement of bank account with current entries not older than 3 months having the name and address of the first applicant and account number, duly attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number;
  - (iii) A letter from the bank on its letterhead duly signed by the bank manager with his / her full signature, name, employee code, bank seal and contact number, certifying that the applicant maintains an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).
- 4 Please note the above documents shall be submitted in Original. If copies are furnished, the same must be submitted along with the Original documents at Points of Service (POS) of MFU where they will be verified with the original documents to the satisfaction of MFU. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.
- 5 In case the proof provided is different from the information provided, the Bank account will not be registered under the CAN. However, if minor discrepancies are found between the Bank Account Details furnished in the form vis-a-vis the proofs provided, MFU may at its discretion, update the bank details as appearing in the proofs provided.
- 6 Applications for CAN registration submitted without any of the above mentioned documents relating to bank account details will be treated as invalid and liable to be rejected.
- 7 Your dividend payout entitlement / redemption proceeds would be credited to your default and primary bank mandate electronically, as per the arrangement of respective Mutual Fund with the bank, subject to availability of complete bank account details (including core-banking account number and MICR/IFSC code of your bank / branch).
- 8 If you wish to receive payments by cheque instead of electronic payments, please tick the check-box provided for the purpose.
- 9 **Multiple Bank Account Registration:**  
An applicant may register multiple bank accounts (up to 5 during CAN registration) for receiving redemption/ dividend proceeds etc. by providing necessary documents.
- 10 The bank details provided under Section D (a) in the CAN Registration form shall be considered as the default and primary bank account for the purpose of redemption / dividend payouts. In case the applicants wish to change the default account registered under the CAN at any point of time, they may do so by submitting a written request at an MFU Point of Service.
- 11 **Indian Financial System Code (IFSC):**  
IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic mode of transfers that are available with the banks.

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**H Nomination:**

- 1 Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future. Through this facility the MFU / AMC is not in any way attempting to grant any rights other than those granted by law to the nominee(s). A nomination in respect of the Units does not create an interest in the property after the death of the Unit holder. The nominee(s) shall receive the Units only as an agent and trustee for the legal heirs or legatees of the deceased Unitholder as the case may be.
- 2 (a) Minor(s) can be nominated and in such cases, the name, address and signature of the natural parent/ legal guardian representing such minor nominee(s) shall be provided by the Applicant.  
(b) Nomination can also be made in favour of the Central Government, State Government, local authority, any person designated by virtue of his office or a religious or charitable trust.  
(c) The Nominee shall not be a Trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of HUF or a PoA holder. Joint holder cannot be a nominee.  
(d) A non-resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.  
(e) The nomination can be made only by individuals applying for CAN on their own, singly or jointly. Holder of POA cannot nominate. Only unit holders can sign nomination registration/cancellation requests. PoA holders cannot sign the nomination registration / cancellation request.
- 3 Signature of the nominee or the guardian (in case nominee is a minor) should be furnished in the space provided.
- 4 The terms and conditions for registration of nominee(s) are as under:
  - (i) Nomination by an Applicant under the CAN shall be applicable for all the folios that are mapped / will be mapped to the CAN and the investments in the underlying schemes.
  - (ii) In case a CAN has joint holders, all joint holders should sign the request for nomination/ cancellation of nomination, even if the mode of holding is 'Anyone or Survivor'.
  - (iii) Every new nomination for a CAN will overwrite the existing nomination. Nomination will be subject to the provisions of the respective Scheme Information Document.
  - (iv) Nomination shall not be allowed in a CAN held on behalf of a minor Applicant.
  - (v) Nomination shall be mandatory for all new singly held CANs of individual investors. Else, Investors who do not wish to nominate are required to please indicate your preference to not nominate by ticking the check-box alongside "I/We do not wish to nominate please tick (✓)" and strike off the space provided in the table below to enter Nominee details, confirming their non-intention to nominate. In case nomination/non-intention to nominate is not provided by sole holder, the application is liable to be rejected.
  - (vi) Nomination can be made for a maximum of three nominees. In case of multiple nominees, the percentage of allocation/share in whole numbers and without decimals in favour of each of the nominees should be indicated against the name of the nominees. Such allocation/ share should total to 100 percent.
  - (vii) If the total allocation / share does not equal to 100 percent, the nomination is liable to be rejected. In the event the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, MFU will consider the nomination as equal amongst all the nominees and the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees.
  - (viii) In case of multiple nominees, on the death of one or more nominee, the transmission of units shall be made in favour of the remaining nominee(s).
  - (ix) Cancellation of nomination can be made only by those Unit holder(s) who hold Units on their own behalf either singly or jointly and who made the original nomination. On cancellation of nomination, the nomination shall stand rescinded and the Fund/ AMC shall not be under any obligation to transmit the Units in favour of the nominee(s).
  - (x) In case of investors opting to hold the Units in the depository account, the nomination details as available in the respective depository account will prevail.
  - (xi) Transmission of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs.

**I Other Details :**

- 1 Each applicant / guardian is required to provide the Income or Networth details as on a specific date, Occupation and their Political Exposure.
- 2 Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

**J Declaration and Signatures:**

- 1 The Application should be signed by all applicants and the signature(s) should be in English or in any Indian Language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases to be attested by a Magistrate or Notary Public under his/her official seal. Applications on behalf of minors should be signed by their natural parent/legal Guardian.

**K Documents to be attached:**

Applicants are requested to submit necessary documentary proof as listed below for the information provided in the respective sections of the CAN registration form:

- (1) PAN proof where PAN is provided
- (2) Proof of KYC for all applicants
- (3) Proof of Date of Birth for all applicants
- (4) Proof of Bank Account for Bank Mandates registered under the CAN
- (5) Proof of Depository Account for Depository accounts registered under the CAN
- (6) Proof of Guardian relationship (in case of Minor applicants)

#### Benefits of MF Utility

<b>C</b>	<b>Account Number (CAN)</b>	Single reference number for all investments in the Mutual Fund Industry
<b>O</b>	<b>Transaction Form (CTF)</b>	Single form for transactions in multiple schemes across Mutual Funds
<b>M</b>	<b>Payment</b>	Consolidated payment for investments in multiple schemes across Mutual Funds using a single CTF
<b>M</b>	<b>KYC Process</b>	Single KYC verification/registration at the time of CAN creation
<b>O</b>	<b>Mandate Registration (CMR)</b>	Single Mandate registered for multiple SIP Registrations using a single CTF
<b>N</b>	<b>Complaints System</b>	Single place for registering and tracking complaints for the Mutual Industry

#### Common Account Number (CAN)

<b>O</b>	<b>Reference Number for all Mutual Fund Investments</b>	No need to remember / maintain folios at Mutual Fund
<b>N</b>	<b>Account Opening Process</b>	No need to fill separate Account Opening forms for each Mutual Fund
<b>E</b>	<b>Place for Investor Information</b>	No need to submit change requests to each Mutual Fund to get changes updated to investor information
	<b>View for Investments</b>	Consolidated view of all investments across Mutual Funds
	<b>MIS for the Industry</b>	No need to source & consolidate data from different Mutual Funds / RTA

#### Common Transaction Form (CTF)

<b>O</b>	<b>Form for multiple transactions</b>	No need to fill and submit separate transaction forms for transactions in different schemes/Mutual Funds. Burden of handling multiple documents reduced
<b>N</b>	<b>Time-stamp for multiple transactions</b>	One time-stamp applied uniformly for all transactions in the form. Burden of submitting transactions at different offices / locations reduced
<b>E</b>	<b>Payment Instrument for multiple investments</b>	No need to issue separate payment instruments for different schemes/Mutual Funds. Burden of handling multiple payment instruments reduced

#### Common Mandate Registration (CMR)

<b>S</b>	<b>Mandate for multiple SIP Registrations</b>	One common mandate can be registered for multiple SIPs registered under one CTF irrespective of dates, frequencies and amount.
<b>N</b>	<b>Mandate for Lump sum investments</b>	One common mandate can be registered under the CAN and used as a debit instruction as and when the investor chooses to invest in lump sum
<b>L</b>	<b>Mandate for multiple payment modes</b>	One common mandate registered can be used for triggering debit instructions for transactions initiated physically or through distributor or online

#### Common Complaint System (CCM)

<b>S</b>	<b>Place for Registration</b>	Complaints can be lodged at a single place for the entire Mutual Fund industry. No need to write to different entities at different addresses for any complaints related to Mutual Fund investments.
<b>N</b>	<b>Place for Tracking</b>	Complaints lodged can be tracked at a single place. No need to wait for the responses from the entities to know the status of the complaint. The entire history of the complaints can be tracked online at one place.
<b>L</b>	<b>Place for Redressal</b>	Complaints lodged can be redressed or reassigned to an appropriate authority for resolution. The resolution status can be updated instantly at one place.