

# Key Information Memorandum cum Application Form

## Pramerica Treasury Advantage Fund (An Open Ended Debt Scheme)



Pramerica

MUTUAL FUND

Offer for Units of ₹1000/- Per Unit for cash during the New fund Offer Period and at NAV based prices upon re-opening for Sale & Repurchase during Ongoing Offer

**New Fund Offer Opens on : June 1, 2011**

**New Fund Offer Closes on : June 2, 2011**

**Scheme re-opens for continuous : June 6, 2011  
Sale and Repurchase on**

**MUTUAL FUND:**

**Pramerica Mutual Fund**

**Address:** 2nd Floor, Nirlon House, Dr. Annie Besant Road,  
Worli, Mumbai - 400 030. [www.pramericamf.com](http://www.pramericamf.com)

**SPONSOR:**

**Prudential Financial, Inc. (U. S. A.)\***  
**Registered Office:** 751, Broad Street,  
Newark, New Jersey 07102.

\*Prudential Financial, Inc. of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.

**TRUSTEE:**

**Pramerica Trustees Private Limited**  
**Registered Office:**  
2nd Floor, Nirlon House,  
Dr. Annie Besant Road,  
Worli, Mumbai - 400 030.

**INVESTMENT MANAGER:**

**Pramerica Asset Managers Private Limited**  
**Registered Office:**  
2nd Floor, Nirlon House,  
Dr. Annie Besant Road,  
Worli, Mumbai - 400 030.

**REGISTRAR:**

**Karvy Computershare Private Limited**  
**Unit - Pramerica Mutual Fund**  
**Address:** Karvy Plaza, Street No. 1,  
Banjara Hills,  
Hyderabad - 400 034.

**CUSTODIAN:**

**Citibank N. A.**  
**Address:** Trent House, 3rd Floor,  
G-60, Bandra Kurla Complex,  
Bandra (East),  
Mumbai - 400 051.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.pramericamf.com](http://www.pramericamf.com).

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

This KIM is dated May 20, 2011



**5. ELECTRONIC PERSONAL IDENTIFICATION NUMBER (E-PIN) (Please ✓)** (Refer Instruction No. 5)

I would like to apply for E-PIN. An E-PIN will allow you to access your account/transact through electronic channels, subject to the Terms & Conditions for the facility as made available by the AMC from time to time.

**6. INVESTMENT/ PAYMENT DETAILS** (Refer Instruction No. 6)

**Scheme Name : PRAMERICA TREASURY ADVANTAGE FUND** Option  Growth\*  Dividend  
 Dividend Facility  Payout  Re-investment\*  Dividend Transfer Plan (DTP)#  
 Dividend Frequency : \_\_\_\_\_ \*Default Option  
 # (If you wish to opt for DTP, please fill the DTP enrollment form)

**Lumpsum Investment:**  
 III. Investment Amount ₹ \_\_\_\_\_  
 Mode of Payment (✓)  RTGS / NEFT  Transfer Instruction  
 Transfer Cheque  
 Instrument No. \_\_\_\_\_ Dated 

D	D	M	M	Y	Y	Y	Y
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 Name of the Bank A/c holder \_\_\_\_\_  
 Transfer Cheque  HDFC  CITI  HSBC  KOTAK  IDBI  ICICI  
 Banks  AXIS  SCB  RBS  YES  SBI  
 RTGS / NEFT Bank \_\_\_\_\_  
 Branch & City \_\_\_\_\_

**SIP Investment : Monthly**  
**SIP THROUGH AUTO DEBIT (ECS/Direct Debit)** Please also fill and attach the SIP Auto Debit Facility Form  
 Instalment Amount ₹ \_\_\_\_\_ SIP Period \_\_\_\_\_  
 Till I instruct to discontinue the SIP OR  No. of Instalments (in months) \_\_\_\_\_  
**I. First SIP Instalment Details:** Mode of Payment (Please ✓)  RTGS/NEFT  Transfer Instruction  Transfer Cheque  
 Instrument No. \_\_\_\_\_ Dated 

D	D	M	M	Y	Y	Y	Y
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 Name of the Bank A/c holder \_\_\_\_\_  
 Transfer Cheque Banks  HDFC  CITI  HSBC  KOTAK  IDBI  ICICI  AXIS  SCB  RBS  YES  SBI  
 RTGS / NEFT Bank \_\_\_\_\_  
 Branch & City \_\_\_\_\_  
**II. Second and Subsequent Instalment Details:**  
 SIP Date (Please ✓)  1st  7th  10th  15th  25th  All 5 dates  
 SIP Period From 

M	M	Y	Y
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 To 

M	M	Y	Y
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 NRI / FII Investors, Please indicate source of funds for your investment (Please ✓)  NRE  NRO  FCNR  Others \_\_\_\_\_ (Please specify)

**Third party cheque / transfer will not be accepted for investment**  
 In case of exception to Third party payment, please fill the Third Party Declaration Form. (Refer Instruction No. 6)

**7. NOMINATION DETAILS (Please ✓ any one of the below mentioned Option. Nomination is not allowed in case Sole / First Applicant is minor)** (Refer Instruction No. 7)

I / We do not wish to avail of nomination facility at present. (NOTE: SOLE INDIVIDUAL APPLICANTS ARE ADVISED TO COMPULSORILY NOMINATE).  
 OR  
 I/We do hereby nominate the undermentioned Nominee(s) to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC/Mutual Fund/Trustees.

Name & Address of Nominee(s)	PAN No.	Date of Birth	Name & Address of the Guardian	Signature of Nominee / Guardian (where Nominee is a minor)	Proportion(%) should aggregate to 100% Default : Equal proportion
1.					
2.					
3.					

**8. DECLARATION AND SIGNATURES (MANDATORY - APPLICATION WITHOUT SIGNATURE(S) WILL BE REJECTED)** (Refer Instruction No. 8)

I/We have read and understood the contents of the Statement of Additional Information of Pramerica Mutual Fund and the Scheme Information Document(s)/Key Information Memorandum of the respective Scheme(s) and Addenda thereof, issued from time to time and the Instructions overleaf. I / We, hereby apply to the Trustee of Pramerica Mutual Fund for allotment of units of the respective Scheme(s) of Pramerica Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I / We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We declare that that I/we am are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) is/are being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/Pramerica Mutual Fund, I/We hereby authorise the AMC/Pramerica Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption.

**Applicable to Micro SIP Investors (Delete if not applicable) :** I/We hereby declare that I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year.

**Applicable to NRIs:** I/We confirm that I am/we are Non-Resident(s) of Indian Nationality / Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account/FCNR Account(s).

**SIGNATURE(S) (ALL APPLICANTS must sign here)** Date 

D	D	M	M	Y	Y	Y	Y
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Sole/1 <sup>st</sup> Applicant/Guardian/Authorised Signatory/POA	2 <sup>nd</sup> Applicant/Guardian/Authorised Signatory/POA	3 <sup>rd</sup> Applicant/Guardian/Authorised Signatory/POA
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If the investment is being made by a Constituted Attorney please furnish Name and PAN of Power of Attorney Holder (POA) in respect of each applicant below:

Name <u>POA Holder for 1<sup>st</sup> Applicant</u>	Name <u>POA Holder for 2<sup>nd</sup> Applicant</u>	Name <u>POA Holder for 3<sup>rd</sup> Applicant</u>																								
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KYC Compliant* <input type="checkbox"/> Yes <input type="checkbox"/> No <small>*(If Yes, attach proof)</small>	KYC Compliant* <input type="checkbox"/> Yes <input type="checkbox"/> No	KYC Compliant* <input type="checkbox"/> Yes <input type="checkbox"/> No																								

**CHECK LIST** (Please submit the following documents with your application (where applicable). All documents should be original/true copies Certified by a Director/ Trustee/ Company/ Secretary/ Authorised signatory/ Notary Public.)

Documents	Ind	Co.	Soc.	Partnership Firms	Investment through POA	Trusts	NRI
PAN Card (not required for Micro SIP)	✓	✓	✓	✓	✓	✓	✓
KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓
Resolution/ Authorisation to invest	✓	✓	✓	✓	✓	✓	✓
List of authorised signatories with specimen signatures	✓	✓	✓	✓	✓	✓	✓
Memorandum & Articles of Association		✓					
Trust Deed						✓	
Bye-laws			✓				
Partnership Deed				✓			
Notarised POA (signed by investor and POA Holder)					✓		
Proof of Address (for Micro SIP Investors)	✓						✓
Proof of Identity (for Micro SIP Investors)	✓						✓

For more information visit us at  
[www.pramericamf.com](http://www.pramericamf.com)

E-mail us at  
[customercare@pramericamf.com](mailto:customercare@pramericamf.com)

Call us (Toll free) at  
 1800 266 2667

## GENERAL GUIDELINES FOR NFO APPLICATION FORM

- a. Please read the Scheme Information Document(s) carefully before investing.
- b. Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.
- c. Applications on behalf of minors should be made by natural guardian (i.e. father or mother) or legal guardian (court appointed) and signed by them. The name of the Guardian should be filled in the relevant space provided in the Application Form. No joint applicant/joint holder is permitted with the minor beneficiary.
- d. Please strike off sections that are not applicable.

## INSTRUCTIONS FOR FILLING NFO APPLICATION FORM

### 1. DISTRIBUTOR INFORMATION

- a. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
- b. Please mention 'DIRECT' in case the application is not routed through any distributor.

### 2. (A) EXISTING INVESTORS

Existing Investors please fill your existing folio number and fill section 6 & 8 only.

### 2. (B) APPLICANT'S INFORMATION

- a. Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Income Tax PAN card. Please note the following:
  - In case the applicant is a Non-Individual investor, the Contact Person's name should be stated in the space provided (Name of Guardian / Contact Person)
  - In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
  - **In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/Beneficiary. There shall be no joint account with a minor unitholder.**
- b. If there is more than one applicant but the mode of holding is not specified, the same would be treated as **Joint**.
- c. Please indicate the tax status of the sole/1<sup>st</sup> applicant at the time of investment. The abbreviations used in this section are:  
**NRI** : Non-Resident Indian Individual, **PIO** - Person of Indian Origin, **FII** - Foreign Institutional Investor, **NGO** - Non Government Organization, **AOP** - Association of Persons, **BOI** - Body of Individuals, **HUF** - Hindu Undivided Family.
- d. Please note that residents of US & Canada cannot invest in the schemes of PMF.
- e. Please mention your Occupation by ticking the appropriate option.

### 2. (C) In case of a minor, it is mandatory to submit photocopy of any one of the following towards proof of date of birth at the time of initial investment :

- Birth certificate of minor, or
- School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc, containing the minor's date of birth, or
- Passport of minor

### 2. (D) In case of minor applicants, Guardian in the Folio should either be a natural guardian (i.e father or mother) or a court appointed legal guardian. In both the cases, it is mandatory to submit a document evidencing the relationship (in case of a natural guardian, if the same is not available as part of the documents submitted as per 2-C above) between the minor and the Guardian.

### 2. (E) KYC/PROOF OF IDENTITY AND ADDRESS DETAILS

Please furnish PAN & KYC details in this section for each applicant/unit holder, including the Guardian and/or Power Of Attorney (POA) holders as explained in (i) & (ii) below.

#### i. PAN

- a. It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photo copy of the PAN card at the time of purchase of Units except for Micro SIP investments.

**SIP Instalments in a rolling 12 months period or in a financial year i.e. April to March does not exceed ₹ 50,000 per investor are referred as 'Micro SIP' and are exempted from the requirement of providing Permanent Account Number. However, such investors will be required to submit a copy of proof of address and any one of the following proof of identity:**

- Voter Identity Card
- Driving License
- Government/Defence identification card
- Passport
- Photo Ration Card
- Photo Debit Card
- Employee ID cards issued by companies registered with Registrar of Companies
- Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the / Legislative Assembly/Parliament
- ID card issued to employees of Scheduled Commercial/State/District Co-operative Banks.
- Senior Citizen/Freedom Fighter ID card issued by Government.
- Cards issued by Universities/deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
- Permanent Retirement Account No. (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).

- Any other photo ID card issued by Central Government/ State Governments/ Municipal authorities / Government organizations like ESIC/EPFO

- b. The supporting document must be valid and a recent one (not more than 3 months old) and should be self attested or attested by the ARN holder mentioning the ARN number.

- c. While making subsequent Micro SIP applications, you may quote the existing folio number where a Micro SIP has been registered and therefore need not submit the supporting document.

- d. This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs), Minors, Sole propriety firms and Joint holders. HUFs and other categories are not eligible to invest in Micro SIPs.

- e. Please mention the Type of Photo Identification Document details (including the Identification No., if any) in this section (Section 2 in the Application Form).

#### ii. Know Your Customer (KYC)

KYC compliance is compulsory for all irrespective of the amount of investment.

### 3. CONTACT INFORMATION

- a. Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. P.O. Box address is not sufficient.
- b. Please note that all communication i.e. Account statement, Annual Report, News Letters will be sent via e-mail, if the e-mail id of the investor is provided in the application form. The Account statement will be encrypted with a password before sending the same to the registered email id.
- c. Unit holders who have opted to receive account statement by e-mail are deemed to be aware of all security risks. Should the unit holder experience any difficulty accessing the electronically delivered documents, the unit holder shall promptly advise the Mutual Fund to enable the Fund to make delivery through alternate means.

### 4. BANK DETAILS

- a. Please furnish complete Bank Account Details of the Sole/First Applicant. This is a mandatory requirement and applications not carrying bank account details would be rejected. Bank details provided in the application form will be considered as the default Bank Mandate for remitting redemption proceeds.
- b. **Please provide your complete Core Banking Account Number, (if applicable), in your Bank Mandate in the Application Form.** In case you are not aware of the Core Banking Account Number, kindly check the same with your Bank.
- c. **You are also requested to attach a cancelled cheque leaf (or copy thereof) if your investment instrument is not from the bank account mentioned in the Application form.**
- d. Pramerica Mutual Fund will endeavour to remit the Redemption and Dividend proceeds through electronic mode, wherever sufficient bank account details of the unit holder are available.

### 5. E-PIN : Please tick in the space provided to apply for E-PIN which would enable you to transact through the Electronic Channels, It is mandatory to provide either the Mobile No. or E-mail Id of the applicant for E-PIN.

### 6. INVESTMENT/PAYMENT DETAILS

Please indicate the Option under which you wish to invest. Also indicate your choice of dividend payout or re-investment along with the dividend frequency (in case there are more than one dividend frequency). If any of the information is left blank, the default option will be applicable. In case you opt for Dividend Transfer Plan (DTP), please tick the relevant option and fill the DTP enrollment form.

Payment may be made only by Cheque or Electronic Fund Transfer. Cheque should be drawn in favour of the "Scheme name", eg., "PRAMERICA TREASURY ADVANTAGE FUND" or as the case may be and crossed "Account Payee only".

Please choose, tick and fill in the appropriate section based on the Type of Investment i.e. LUMP SUM or SIP investment. Please fill an Auto Debit form in case of investment through SIP - Auto Debit Facility.

Please note that Third Party payment will not be accepted.

Payment may be made only by Cheque, RTGS, NEFT, Fund Transfer.

Please mention the payment mode by ticking the appropriate option. If you are paying through transfer instruction or transfer cheque, then please tick against the applicable bank out of the list provided. Cheques drawn on a bank other than the banks mentioned on the form will not be accepted. In case of RTGS/NEFT, please mention the name of the bank from which the remittance is effected in the space provided.

#### Third-Party Cheque by definition:

"Third Party Payment" shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. 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. 'Related person/s' means such persons as may be specified by the AMC from time to time.

**Exception:** The AMC/ Registrar of PMF will accept subscriptions to schemes of PMF accompanied by Third-Party Payment Instruments only in exceptional cases mentioned below.

## INSTRUCTIONS FOR FILLING NFO APPLICATION FORM (contd.)

1. Payment by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment);
2. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
3. Custodian on behalf of an FII or a Client

The investors making an application under the above mentioned exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.

- a) Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
- b) Submit a separate, 'Third Party Payment Declaration Form' from the beneficiary applicant/s (guardian in case of minor) and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at [www.pramerica.com](http://www.pramerica.com))
- c) Submit a cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.

The AMC shall adopt the following process for identifying Third Party Payments: and accordingly investors are required to comply with the requirements specified below:

- a. **Payment by Cheque:** An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made) and pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/signature of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:
  - (i) a copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
  - (ii) a letter (in original) from the bank on the bank's 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).

In respect of (ii) 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.

- b. **Payment by RTGS, NEFT, ECS, Bank transfer, etc:**

A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is only indicative not exhaustive list and any other mode of payment as introduced from time to time will also be covered accordingly. In case the application for subscription does not comply with the above provisions, the AMC / Registrars retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

### I LUMP SUM INVESTMENT

If you are from a city where there is no Investor Service Centre, you may submit a Demand Draft for the investment amount. Please enter the cheque or DD amount, DD Charges (if applicable) and the investment amount.

### II Via SIP INVESTMENT

- a. The following criteria should be met for an SIP investment as specified below:

- Minimum amount per instalment : ₹ 500
- Minimum number of instalments : ₹ 10
- Aggregate investment via SIP should be atleast : ₹ 5,000

If the SIP period is not specified by the investor then the SIP enrolment will be deemed to be for perpetuity and processed accordingly. The SIP facility will be available on the following dates in a month as chosen by the investor : 1st, 7th, 10th, 15th and 25th of every month. If any of the said dates happen to be a holiday / non-transaction day, then the SIP transaction will be processed on the next business day.

- b. During the NFO, only SIPs investment through Auto Debit are allowed.
- c. The first SIP instalment can be paid through a Cheque.
- d. SIP through Auto Debit
  - Investors may enrol for SIP facility through ECS (Debit Clearing) of the RBI or for SIP Direct Debit Facility available with specified Banks/Branches, during the NFO and Ongoing Offer Period.
  - To enroll for SIP Auto Debit facility, an investor must fill-up the Auto Debit Facility Form and provide his first investment cheque for the initial purchase. Investor is required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the ECS/Direct Debit mandate is provided.

- Investors should provide the Core Banking Account number, if applicable, in the Bank Mandate in the Auto Debit form.
  - The first instalment cheque should be dated with the date of submission of the Application Form.
  - Please note the cheques for first instalment and the subsequent instalments through Auto Debit should be for the same amount.
  - Auto Debit instructions for subsequent instalments should be dated on or after August 10, 2011 for application made during NFO.
  - In case of any mismatch between the No. of instalment and the 'SIP Period', the SIP period will be considered as per Auto Debit Facility Form.
  - In case of any discrepancy between the NFO application form and the Auto Debit Facility Form, the SIP details provided in the latter will be considered for investment.
- e. Please note that the cheque should be made favouring the scheme name. For e.g. "Pramerica Treasury Advantage Fund".

### NRI INVESTORS

NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FIIs may purchase units only on a repatriation basis. They shall attach a copy of the cheque used for payment or a Foreign Inward Remittance Certificate (FIRC) or an Account Debit Certificate from the bankers along with the application form to enable the AMC to ascertain the repatriation status of the amount invested. The account type shall be clearly ticked as NRE or NRO or FCNR, to enable the AMC determine the repatriation status of the investment amount. The AMC and the Registrar may rely on the repatriation status of the investment purely based on the details provided in the application form.

### Repatriation basis

- NRIs and PIOs may pay their subscription amounts by way of Indian Rupee drafts purchased abroad, cheques drawn on Non-Resident External (NRE) Accounts or Indian Rupee drafts payable at par at any of the centres where the AMC has a designated ISC and purchased out of funds held in NRE Accounts / FCNR Accounts. FIIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in Foreign Currency Accounts or Non Resident Rupee Accounts maintained with a designated branch of an authorised dealer with the approval of RBI.
- In case Indian Rupee drafts are purchased abroad or from FCNR/NRE accounts, an account debit certificate from the bank issuing the draft confirming the debit shall also be submitted with the application form. NRIs shall also be required to furnish such other documents as may be necessary and as requested by the AMC/Mutual Fund/Registrar, in connection with the investment in the schemes.

### Non-Repatriation basis

NRIs and PIOs may pay their subscription amounts by cheques/demand drafts drawn out of Non-Resident Ordinary (NRO) accounts/ Non-Resident Special Rupee (NRSR) accounts and Non Resident Non-Repatriable (NRNR) accounts payable at the city where the application form is accepted.

### 7. NOMINATION DETAILS

You may nominate a maximum of 3 persons, to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio.

- The nomination may be made only by individuals applying for/holding units on their own behalf, singly or jointly.
- Non-individuals including society, trust, body corporate, partnership firm, Karta of HUF, holder of POA or a parent/guardian applying on behalf of a minor beneficiary cannot nominate.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. Nomination can also be in favour of the Central Government, State Government, and a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC/Mutual Fund against the legal heir.
- The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- In the event of the unit holders not indicating the percentage of allocation/share for each of the nominees, the AMC shall settle the claim equally amongst all the nominees
- It is recommended for the nominee/Guardian (in case the nominee is a minor) to provide the signature in the space provided.

In case you do not wish to nominate, kindly indicate by ticking in the space provided.

### 8. DECLARATION AND SIGNATURES

1. All signatures should be hand written in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in both cases must be attested by a Judicial Magistrate or a Notary Public.
2. If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected.
3. In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.



## IMPORTANT INFORMATION & INSTRUCTIONS FOR ASBA MUTUAL FUND INVESTORS

**Background :** In its continuing endeavour to make the existing public issue process more efficient SEBI introduced a supplementary process of applying in public issues, viz : the "Applications Supported by Blocked Amount (ASBA)" process. Accordingly, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended have been amended for ASBA process. The salient features of circular no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009 available on SEBI website for "Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as "ASBA") are mentioned below for understanding the ASBA process :

- 1. Meaning of ASBA:** ASBA is an application for subscribing to a New Fund Offer Application FORM (NFO), containing an authorisation to block the application money in a bank account.
- 2. Self Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSBs will be displayed by SEBI on its website at [www.sebi.gov.in](http://www.sebi.gov.in) from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI's website. As on April 15, 2010, 27 Banks have been recognised as SCSBs. Investors maintaining their accounts in of any of these Banks may approach one of the designated branches of these SCSBs for availing this facility. Further it may be noted that from time to time new banks register themselves as SCSBs who become eligible to provide these services and also the existing SCSBs designate additional branches that also provide this facility. An updated list of all the registered SCSBs, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address <http://www.sebi.gov.in>. Further these details are also available on the websites of the Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>. Alternatively, investors may also contact the AMC, R& TA for information about the SCSBs or the ASBA process. These SCSBs are deemed to have entered into an agreement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. A SCSB shall identify its Designated Branches (DBs) at which an ASBA bidder shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the Issue, Stock Exchanges and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSBs maintained by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective websites. These details shall also be made available by the SCSB on its website: (i) Name and address of the SCSB (ii) Addresses of DBs and CB and other details such as telephone number, fax number and email ids. (iii) Name and contact details of a nodal officer at a senior level from the CB.
- 3. Eligibility of Investors:** An Investor shall be eligible to apply through ASBA process, if he/she: (i) is a "Resident Retail Individual Investor, Non Institutional Investor, QIBs, Eligible NRIs applying on non-repatriation basis, Eligible NRIs applying on repatriation basis i.e. any investor, (ii) is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred as "ASBA Investors".
- 4. ASBA Facility in Brief:** Investor shall submit his Bid through an ASBA cum Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investor or bank account utilised by the ASBA Investor ("ASBA Account") is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the ASBA cum Application Form, physical or electronic, on the basis of an authorisation to this effect given by the account holder at the time of submitting the Application. The Bid Amount shall remain blocked in the aforesaid ASBA Account until the Allotment in the New fund Offer and consequent transfer of the Application Amount against the allocated Units to the Issuer's account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal/rejection of the ASBA Application, as the case may be. The ASBA data shall thereafter be

uploaded by the SCSB in the electronic IPO system of the Stock Exchanges. Once the Allotment is finalised, the R&TA to the NFO shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Bidders to the AMC account designated for this purpose. In case of withdrawal/Rejection of the Offer, the R&TA to the Offer shall notify the SCSBs to unblock the blocked amount of the ASBA Bidders within one day from the day of receipt of such notification.

- 5. Obligations of the AMC:** AMC shall ensure that adequate arrangements are made by the R&TA for the NFO to obtain information about all ASBAs and to treat these applications similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009.

Investors are requested to check with their respective banks about the availability of the ASBA facility.

### Other Information for ASBA Investors:

- SCSB shall not accept any ASBA after the closing time of acceptance on the last day of the NFO period.
- SCSB shall give ASBA investors an acknowledgment for the receipt of ASBAs.
- SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has systems to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
- SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed.
- SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
- R&TA to the NFO shall act as a nodal agency for redressing complaints of ASBA and non-ASBA investors, including providing guidance to ASBA investors regarding approaching the SCSB concerned.

### Grounds for rejection of ASBA applications

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

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