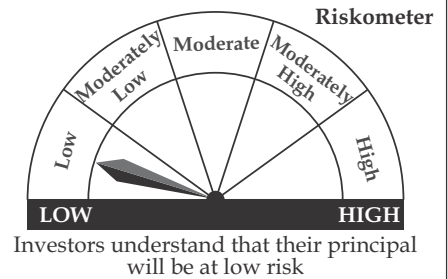


YES LIQUID FUND (An Open ended Liquid Scheme)

**This product is suitable for investors who are seeking\*:**

- Regular income over short term
- Investment in money market and debt instruments

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



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 Centers or distributors or from the website [www.yesamc.in](http://www.yesamc.in)

Investors are informed that the Mutual Fund/ AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the Schemes.

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.

This KIM is dated December 18, 2018.

<b>Name of Mutual Fund</b>	YES Mutual Fund													
<b>Name of Asset Management Company</b>	YES Asset Management (India) Limited CIN - U65990MH2017PLC294178													
<b>Name of Trustee Company</b>	YES Trustee Limited CIN U65999MH2017PLC294613													
<b>Addresses, Website of the Entities</b>	<b>Registered Office:</b> 602B, 6th Floor, Indiabulls Finance Centre (IFC) 1&2, Senapati Bapat Marg, Elphinstone Road (West), Mumbai 400 013. <b>Email id:</b> <a href="mailto:clientservice@yesamc.in">clientservice@yesamc.in</a> <b>Website:</b> <a href="http://www.yesamc.in">www.yesamc.in</a> <b>Tel. No.:</b> +91(22)40827600 <b>Fax No.:</b> +91 (22) 40827653													
<b>Name of the Scheme</b>	YES Liquid Fund													
<b>Type of Scheme</b>	An open ended Liquid Scheme													
<b>Investment Objective</b>	The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity by investing in high quality debt and money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.													
<b>Asset Allocation Pattern of the Scheme</b>	The asset allocation pattern for the scheme is detailed in the table below: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocation (% of net assets)</th> <th>Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> <th>Low / Medium / High</th> </tr> </thead> <tbody> <tr> <td>Debt Instruments# and Money Market Instruments* with a maturity/residual maturity of upto 91 Days</td> <td style="text-align: center;">0%</td> <td style="text-align: center;">100%</td> <td style="text-align: center;">Low to Medium</td> </tr> </tbody> </table> <p>*Includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p>#Debt Securities includes securitized debts and liquid schemes launched by SEBI registered Mutual Fund or schemes that invest predominantly in money market instruments / securities.</p> <p>Securitized debt cumulative allocation not to exceed 50% of the net assets of the Scheme.</p> <p>The Scheme may undertake (i) repo / reverse repo transactions in Corporate Debt Securities; (ii) Credit Default Swaps, (iii) Short Selling and such other transactions in accordance with guidelines issued by RBI and SEBI from time to time.</p>			Instruments	Indicative Allocation (% of net assets)		Risk Profile	Minimum	Maximum	Low / Medium / High	Debt Instruments# and Money Market Instruments* with a maturity/residual maturity of upto 91 Days	0%	100%	Low to Medium
Instruments	Indicative Allocation (% of net assets)		Risk Profile											
	Minimum	Maximum	Low / Medium / High											
Debt Instruments# and Money Market Instruments* with a maturity/residual maturity of upto 91 Days	0%	100%	Low to Medium											

<p>Investment in Derivatives – The Scheme may invest upto 50% of its net assets in Derivatives. The Scheme may invest in derivatives 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.</p> <p>The Scheme may invest in derivative instruments like Futures, Options, Interest Rate Swaps, Forward Rate Agreements, and such other derivative instruments as may be permitted by SEBI from time to time.</p> <p>Derivative investments may be undertaken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under SEBI (MF) Regulations from time to time. Hedging could be perfect or imperfect.</p> <p>The total gross exposure through investment in debt + money market instruments + derivatives shall not exceed 100% of net assets of the Scheme. Security wise hedge positions using derivatives such as Interest Rate Swaps, etc. will not be considered in calculating above exposure.</p> <p>Subject to the above, the Scheme intends to enter into repos/ reverse repos as may be permitted by RBI. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Collateralised Borrowing &amp; Lending Obligations (CBLO)/ Tri Party repo or repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements.</p> <p>Liquidity in the scheme may be provided through borrowing to meet redemptions in accordance with the SEBI Regulations.</p> <p>The scheme shall not invest in foreign securities.</p> <p>Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme as under:</p> <ul style="list-style-type: none"> <li>• The monies may be kept in cash and cash equivalents viz. overnight investment in CBLO/ Tri Party repo, reverse repo, money market instruments. liquid and money market mutual fund schemes.</li> <li>• The AMC may park the funds of the scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as amended from time to time.</li> </ul> <p>The Fund Manager may deploy the funds in units of liquid mutual fund schemes to the extent permitted under SEBI (Mutual Funds) Regulations, 1996, in case suitable debt / money market instruments are not available or the Fund Manager is of the view that the risk-reward is not in the best interest of the unit holders.</p> <p>Pursuant to SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016, the Scheme may deploy NFO proceeds in Collateralized Borrowing and Lending Obligations (CBLO)/ Tri Party repo before the closure of NFO period. However, the AMC shall not charge any investment management and advisory fees on funds deployed in CBLOs/ Tri Party repo during the NFO period.</p> <p>Pursuant to SEBI circular No. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall make investment in / purchase debt and money market securities with maturity of up to 91 days only.</p> <ol style="list-style-type: none"> <li>1. 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.</li> <li>2. In case of securities with put and call options, the residual maturity of the securities shall not be greater than 91 days.</li> <li>3. 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.</li> </ol> <p>The Scheme retains the flexibility to invest across all the securities in the debt and Money Market Instruments.</p> <p>Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI/IMD/CIR No 14/187175/2009 dated December 15, 2009 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time, the Scheme seeks to engage in Securities Lending.</p> <p>The AMC shall adhere to the following limits should it engage in Stock Lending.</p> <ol style="list-style-type: none"> <li>1. Not more than 25% of the net assets of the Scheme can generally be deployed in Securities lending.</li> <li>2. Not more than 10% of the net assets of the Scheme can generally be deployed in Securities Lending to any single approved intermediary.</li> <li>3. The Mutual Fund may not be able to sell such lent out securities and this can lead to temporary illiquidity.</li> </ol>
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	<p>The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.</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>In terms of SEBI Circular No. CIR/IMD/DF/05/2014 dated March 24, 2014, since the investments in short term deposits of scheduled commercial banks is allowed, pending deployment of funds of a scheme shall also be excluded while calculating sector exposure.</p> <p>The Fund Manager 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>Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive consideration only. Defensive considerations for this Scheme include maintaining an adequate float to meet anticipated levels of redemptions, expenses, and other liquidity needs.</p> <p>In the event of change in the asset allocation, the fund manager will carry out portfolio re-balancing within 30 days. Further, in case the portfolio is not re-balanced within the period of 30 days, justification for the same shall be placed before the investment review committee and reasons for the same shall be recorded in writing. The investment review committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p>
<p><b>Risk Profile of the Scheme</b></p>	<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: The Scheme carries risks associated with investing in fixed income securities, repo in Corporate debts, 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><b>Risk Mitigation Factors</b></p>	<p>Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of SEBI regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying &amp; measuring the risk through various risk measurement tools like but not limited to tracking error, concentration limits, stress test etc. The AMC has systems which enables the fund manager to calculate various risk ratios, average duration. All investments in unrated papers will be as per the parameters define by the Board of AMC &amp; Trustee Company. Further, all investment in unrated papers are periodically reviewed by Investment Review Committee.</p> <p><b>For risk control, the following may be noted:</b></p> <p><b>Credit Risk:</b> Debt securities are subject to the risk of an issuer’s inability to meet principal and interest payments on the obligations.</p> <p>The fund has a rigorous credit research process. The credit team analyses each issuer before investment by the scheme. In addition to external ratings by the accredited credit rating agencies, the credit team will undertake independent credit assessment that would capture the quantitative (financial statements) and qualitative aspects (accounting policies, management quality, disclosure standards etc.) of a company to assess its fundamental credit strength and guide the investment decisions in the schemes. There is also a regulatory cap on exposure to each issuer to ensure a diversified portfolio and reduced credit risk in the portfolio.</p> <p><b>Liquidity Risk:</b> The corporate debt market is relatively illiquid vis-à-vis the government securities market. Even though the government securities market is more liquid compared to that of other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through. The schemes are envisaged to be actively managed portfolios. The liquidity and volatility of a security are important criteria in security selection process. This ensures that liquidity risk is managed.</p> <p><b>Investing in unrated securities:</b> Unrated securities are more likely to react to developments affecting the market and the credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. The schemes have a rigorous credit research process and as such all</p>

	<p>investments, rated or unrated, are analyzed and approved by the credit team before investment by the scheme. Further there is a regulatory and internal cap on exposure to unrated issuers, limiting exposure to unrated securities.</p> <p><b>Investing in unlisted securities:</b> The Schemes may invest in securities which are not quoted on a stock exchange (“unlisted securities”) which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Schemes will realise its investments in unlisted securities at a fair value. The scheme will predominantly invest in listed securities and in some instances, invest in securities which are expected to be listed. Further, listing of debt securities typically has no significant impact on the liquidity, trading volatility and price discovery.</p> <p>Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon. The AMC has a strong operations team and well laid out processes and systems, which mitigate operational risks attached with the settlement process.</p> <p><b>Investing in Securitised Debt:</b> Investment in securitised debt (especially in pool securities) is subject to prepayment risk i.e. early payment of the principal. Though this will not change the absolute amount of receivables for the investor, but may have impact on re-investment of the periodic cash flows received by the investor (re-investment risk). Reinvestment risk is an inherent feature of portfolio management process. It can be managed by investing in securities with relatively low intermittent cash flows.</p> <p><b>Reinvestment Risk:</b> This risk refers to the interest rate levels at which cash flows received from the securities in the Plans are reinvested. The additional income from reinvestment is the “interest on interest” component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. Reinvestment risk is an inherent feature of the portfolio management process. It may be managed, to a certain extent, by seeking to invest in securities with relatively low intermittent cash flows.</p>																									
<b>Investment Strategy</b>	To achieve the investment objective of the Scheme, the Fund shall be managed to generate optimal returns consistent with low to moderate levels of risk and high liquidity by investing in high quality debt and money market instruments. 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.																									
<b>How the scheme is different from the existing open ended schemes of the Mutual fund</b>	Not Applicable																									
<b>Plans &amp; Options</b>	<p>The Scheme shall offer two plans viz. Regular Plan, Direct Plan. Direct Plan is only for investors who purchase / subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Each Plan offers following Options:</p> <table border="1" data-bbox="432 1272 1497 1801"> <thead> <tr> <th>Options</th> <th>Default Option/Frequency</th> <th>Frequency*</th> <th>Record Date*</th> </tr> </thead> <tbody> <tr> <td>Growth</td> <td>Growth Option in case Growth Option or Dividend Option is not indicated.</td> <td>-</td> <td>-</td> </tr> <tr> <td>Dividend</td> <td rowspan="4">Daily Dividend Reinvestment Option in case Daily / Weekly / Fortnightly/ Monthly Dividend Option is not indicated. Dividend Reinvestment in case Payout or Reinvestment is not indicated.</td> <td>Daily</td> <td>Daily - Every Day</td> </tr> <tr> <td>• Daily Dividend) (Reinvestment)</td> <td>Weekly</td> <td>Weekly - Every Monday</td> </tr> <tr> <td>• Weekly (Payout and Reinvestment)</td> <td>Fortnightly</td> <td>Fortnightly Alternate Monday</td> </tr> <tr> <td>• Fortnightly (Payout and Reinvestment)</td> <td>Monthly</td> <td>Monthly - 15th of the month</td> </tr> <tr> <td>• Monthly (Payout and Reinvestment)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>*or immediately succeeding Business Day if that is not a Business Day. The Trustee/ AMC reserves the right to change the frequency / record date from time to time.</p> <p>The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the Dividend option</p>	Options	Default Option/Frequency	Frequency*	Record Date*	Growth	Growth Option in case Growth Option or Dividend Option is not indicated.	-	-	Dividend	Daily Dividend Reinvestment Option in case Daily / Weekly / Fortnightly/ Monthly Dividend Option is not indicated. Dividend Reinvestment in case Payout or Reinvestment is not indicated.	Daily	Daily - Every Day	• Daily Dividend) (Reinvestment)	Weekly	Weekly - Every Monday	• Weekly (Payout and Reinvestment)	Fortnightly	Fortnightly Alternate Monday	• Fortnightly (Payout and Reinvestment)	Monthly	Monthly - 15th of the month	• Monthly (Payout and Reinvestment)			
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• Fortnightly (Payout and Reinvestment)		Monthly	Monthly - 15th of the month																							
• Monthly (Payout and Reinvestment)																										

of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the dividend option of the Scheme on the record date.

Investors subscribing Units under Direct Plan of a Scheme should indicate “Direct Plan” against the scheme name in the application form. Investors should also mention “Direct” in the ARN column of the application form. The table showing various scenarios for treatment of application under “Direct/Regular” Plan is as follows:

Sr. no.	AMFI Registration Number (ARN) code mentioned in the application form/ transaction request	Plan selected in the 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 Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	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 shall endeavor 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.

**Applicable NAV (after the scheme opens for repurchase and sale)**

**Applicable NAV during NFO**

The Units are being offered at Rs.1000 per Unit during the New Fund Offer Period.

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

Cut-off timings with respect to Subscriptions/Purchases including switch – ins:

**Subscriptions/Purchases including Switch – ins:**

- In respect of valid applications received upto 2.00 p.m. on a Business Day at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application / switch-in request, are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time – the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;
- In respect of valid applications received after 2.00 p.m. on a Business Day at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application / switch-in request, are credited to the bank account of the Scheme 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.
- 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.

**For switch-in to Liquid Schemes/Plans from other Schemes of YES Mutual Fund:**

- a. Application for switch-in is received before the applicable cut-off time.
- b. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in liquid schemes before the cut-off time.
- c. The funds are available for utilization before the cut-off time, by the respective switch-in schemes.

**Redemptions including Switch-Outs:**

- In respect of valid applications received upto 3 p.m. on a Business Day by the Mutual Fund – the closing NAV of the day immediately preceding the next Business Day, shall be applicable.
- In respect of valid applications received after 3 p.m. on a Business Day by the Mutual Fund – the closing NAV of the next Business Day shall be applicable.

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

	<p><b>COMPUTATION OF NAV</b></p> <p>NAV of the Units will be determined daily or as prescribed by the Regulations. The NAV shall be calculated in accordance with the following formula, or such other formula as may be prescribed by SEBI from time to time.</p> <p><b>NAV</b> = (Market/Fair Value of Scheme's Investments + Receivables + Accrued Income + Other Assets - Accrued Expenses - Payables - Other Liabilities) / Number of units outstanding.</p> <p><b>Example:</b> If the applicable NAV is Rs. 10.00, sales/entry load if any is 2 per cent and the exit/repurchase load is 2 percent then the sales price will be Rs. 10.20 and the repurchase price will be Rs. 9.80.</p>		
Minimum Application and Redemption Amount / Number of Units	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 10,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 1 unit or account balance, whichever is lower. There will be no minimum redemption criterion for Unit based redemption.
<b>Dispatch of Repurchase</b>	<p>Within 10 working days of receipt of the redemption request at the Official Points of Acceptance/ ISCs of YES Mutual Fund.</p> <p>As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 10 Business Days of receiving a valid Redemption request. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not made within 10 Business Days of the date of receipt of a valid redemption request.</p>		
<b>Benchmark Index</b>	CRISIL Liquid Fund Index		
<b>Dividend Policy</b>	<p>Under the Dividend option, the Trustee will have discretion to declare the dividend, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of Dividend 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 Dividend nor that will the Dividend be paid regularly.</p> <p>The AMC/Trustee reserves the right to change the frequency of declaration of Dividend or may provide additional frequency for Declaration of Dividend.</p> <p><b>Process for declaration of dividend in Unlisted Schemes/Plans:</b></p> <ol style="list-style-type: none"> <li>Quantum of dividend and the record date shall be fixed by the trustees in their meeting. Dividend so decided shall be paid, subject to availability of distributable surplus.</li> <li>Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of unit holders for receiving dividends. Further, the NAV shall be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date.</li> <li>Within one calendar day of the decision by the trustees, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the issue of notice.</li> <li>Such notice shall be given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the mutual fund is situated.</li> <li>Before the issue of such notice, no communication indicating the probable date of dividend declaration in any manner whatsoever may be issued by any mutual fund or distributors of its product.</li> </ol> <p>The requirement of giving notice shall not be compulsory for scheme/plan/option having frequency of dividend distribution from daily upto monthly dividend.</p>		
<b>Name of the Fund Manager</b>	Mr. Piyush Baranwal (Managing the Scheme – Since Launch of the scheme)		
<b>Name of the Trustee Company</b>	YES Trustee Limited		
<b>Performance of the Scheme</b>	<p>This Scheme is a new scheme and does not have any performance track record.</p> <p>Investors are informed that the Mutual Fund/ AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the Scheme.</p>		

**Expenses of the Scheme**

**(I) Load Structure:**

The following Load Structure is applicable during the new fund offer and continuous offer

**Entry Load:** Not Applicable

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor.

**Exit Load:** Nil

**(ii) Expenses:**

**a) NEW FUND OFFER (NFO) EXPENSES**

The NFO expenses of the Scheme shall be borne by the AMC from retained earnings.

**b) ANNUAL SCHEME RECURRING EXPENSES**

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below. Further, as per SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits.

The AMC has estimated that following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change.

Further Actual Expense ratio will be disclosed at the following link

<https://www.yesamc.in/regulatory-disclosures/total-expense-ratio-of-mutual-funds-schemes>

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.25% <sup>ss</sup>
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	
Other Expenses <sup>#</sup>	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.25% <sup>ss</sup>
Additional expenses for gross new inflows from specified cities	Upto 0.30%

<sup>#</sup> Any other expenses which are directly attributable to the Scheme, may be charged with the approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

<sup>ss</sup> Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a) shall be 2% from April 01, 2019.

The AMC has estimated that upto 2.25% (2% from April 01, 2019) of the daily net asset will be charged to the scheme as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.

<b>Illustration – Impact of Expense Ratio on the Returns</b>	
<b>Value of Rs 1 lac on 12% annual returns in 1 year, considering 1% Expense Ratio</b>	
Amount Invested	100,000.00
NAV at the time of Investment	10.00
No of Units	10,000.00
Gross NAV at end of 1 year (assuming 12% annual return)	11.20
Expenses (assuming 1% Expense Ratio on average of opening and closing NAV)	0.11
Actual NAV at end of 1 year post expenses (assuming Expense Ratio as above)	11.09
Value of Investment at end of 1 year (Before Expenses)	112,000.00
Value of Investment at end of 1 year (After Expenses)	110,940.00

**Note:** Please note that the above is an approximate illustration of the impact of expense ratio on the returns, where the Gross NAV has been simply reduced to the extent of the expenses. In reality, the actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets.

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.

**Fungibility of expenses:** The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively.

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.

Also in terms of SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.

The trusteeship fees shall be subject to a maximum of 0.50% per annum of the daily Net Assets of the schemes of the Mutual Fund. Such fee shall be paid to the Trustee Company at monthly frequency.. The Trustee Company may charge further expenses as permitted from time to time under the Trust Deed and SEBI (MF) Regulations.

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

In terms of SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, 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.

The total expenses of the Scheme including the investment management and advisory fee shall not exceed the limits stated in Regulation 52(6) which are as follows (up to March 31, 2019):

- (i) On the first Rs. 100 crore of the daily net assets - 2.25%;
- (ii) On the next Rs. 300 crore of the daily net assets - 2.00%;
- (iii) On the next Rs. 300 crore of the daily net assets - 1.75%;
- (iv) On the balance of the assets - 1.50%;

The total expenses of the Scheme including the investment management and advisory fee shall not exceed the limits stated in Regulation 52(6) which are as follows (From April 01, 2019):

- (i) On the first Rs. 500 crore of the daily net assets - 2.00%;
- (ii) On the next Rs. 250 crore of the daily net assets - 1.75%;
- (iii) On the next Rs. 1,250 crore of the daily net assets - 1.50%;
- (iv) On the next Rs. 3,000 crore of the daily net assets - 1.35%;
- (v) On the next Rs. 5,000 crore of the daily net assets - 1.25%;
- (vi) On the next Rs. 40,000 crores of the daily net assets - Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.



	<p>(vii) On the balance of the assets - 0.80%;</p> <p>In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the Scheme as per regulation 52 (6A), namely.</p> <p>a) Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions.</p> <p>b) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI/ AMFI from time to time are at least –</p> <p>(i) 30 per cent of gross new inflows in the Scheme, or;</p> <p>(ii) 15 per cent of the average assets under management (year to date) of the Scheme, whichever is higher:</p> <p>Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the Scheme shall be charged on proportionate basis:</p> <p>Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities, subject to conditions prescribed in SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 and as specified by SEBI from time to time.</p> <p>Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;</p> <p>Further, Goods &amp; Service Tax on investment management and advisory fees shall be charged to the Scheme, in addition to the above expenses, as prescribed under the SEBI (MF) Regulations. The recurring expenses incurred in excess of the limits specified by SEBI (MF) Regulations will be borne by the AMC or the Sponsor.</p>						
<p><b>Transaction Charges</b></p>	<p>In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, the AMC/ Fund shall deduct a Transaction Charge on per purchase /subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either “Opt-in / Opt-out” from levying transaction charge based on the type of product. Therefore, the “Opt-in / Opt-out” status shall be at distributor level, basis the product selected by the distributor.</p> <p>Transaction charges shall be deducted for Applications for purchase/ subscription received through distributor/ agent as under (only if that distributor / agent has opted to receive the transaction charges):</p> <table border="1" data-bbox="435 1171 1493 1524"> <thead> <tr> <th data-bbox="435 1171 746 1205">Investor Type</th> <th data-bbox="746 1171 1493 1205">Transaction Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="435 1205 746 1360">New Investor (First Time Mutual Fund Investor)</td> <td data-bbox="746 1205 1493 1360">Transaction charge of Rs. 150/- for per purchase / subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first-time investor. The balance of the subscription amount shall be invested.</td> </tr> <tr> <td data-bbox="435 1360 746 1524">Existing Investor</td> <td data-bbox="746 1360 1493 1524">Transaction charge of Rs.100/- for per purchase / subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first-time investor. The balance of the subscription amount shall be invested.</td> </tr> </tbody> </table> <p>The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned the Account Statement issued by the Mutual Fund.</p> <p>Transaction shall not be deducted if;</p> <p>a. The amount per purchases /subscription is less than Rs. 10000/-</p> <p>b. The transaction pertains to other than purchase / subscriptions relating to new inflows such as Switch/STP/DTP, etc.</p> <p>c. Purchase /Subscriptions made directly with the Fund through any mode (i.e. not through any distributor /agent)</p> <p>d. Subscription made through Exchange Platform irrespective of investment amount.</p>	Investor Type	Transaction Charges	New Investor (First Time Mutual Fund Investor)	Transaction charge of Rs. 150/- for per purchase / subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first-time investor. The balance of the subscription amount shall be invested.	Existing Investor	Transaction charge of Rs.100/- for per purchase / subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first-time investor. The balance of the subscription amount shall be invested.
Investor Type	Transaction Charges						
New Investor (First Time Mutual Fund Investor)	Transaction charge of Rs. 150/- for per purchase / subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first-time investor. The balance of the subscription amount shall be invested.						
Existing Investor	Transaction charge of Rs.100/- for per purchase / subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first-time investor. The balance of the subscription amount shall be invested.						
<p><b>Waiver of Entry Load and Payment of commission and load structure</b></p>	<p>Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load shall be charged for all the mutual fund schemes. Therefore, the procedure for the waiver of load for direct application is no longer applicable.</p>						

<b>Tax treatment for the Investors (unitholders)</b>	Investor are advised to refer to the paragraph on “Taxation” in the statement of Additional Information and also independently refer to their tax advisor.
<b>Daily Net Asset Value (NAV) Publication</b>	The AMC will calculate and disclose the first Net asset value (NAVs) of the scheme not later than 5 business days of allotment. NAVs will be calculated up to four decimal places. The NAV will be calculated and disclosed at the close of every Business Day and uploaded on the AMFI site <a href="http://www.amfiindia.com">www.amfiindia.com</a> and YES Mutual Fund site i.e. <a href="http://www.yesamc.in">www.yesamc.in</a> . Further, AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. On going basis the Mutual Fund shall declare NAVs of the scheme on every business day on AMFI’s website <a href="http://www.amfiindia.com">www.amfiindia.com</a> by 9.00 p.m. on the day of declaration of the NAV and also on <a href="http://www.yesamc.in">www.yesamc.in</a> .
<b>For Investor Grievances please contact</b>	For any enquiries and/or queries or complaints in respect of any terms and conditions of/investments in this Scheme, the investors are advised to address a suitable communication to AMC and marked to the attention of Investor Relations Officer - Ms. Vasudha Shah at 1800 3000 3060 (toll free no.) and <a href="mailto:clientservice@yesamc.in">clientservice@yesamc.in</a> .  Written communications may also be forwarded to YES Asset Management (India) Limited, 602B, 6th Floor, Indiabulls Finance Centre (IFC) 1&2, Senapati Bapat Marg, Elphinstone Road(West), Mumbai 400 013.  Our Customer Service Executives can also be reached at the following Toll Free No. - 1800 3000 3060  For any grievances with respect to transactions through BSE StAR and / or NSE “MFSS”, “NMFII platform, the investors / Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.
<b>Non-acceptance of Third Party Cheques</b>	YES Mutual Fund has decided to restrict the acceptance of Third Party Payments in accordance with AMFI guidelines. “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. For further details refer Instructions page.
<b>Unitholder Information</b>	Accounts statement, Annual financial results and Monthly/Half yearly portfolio disclosure shall be provided to investors as per SEBI Regulations, 1996 as amended from time to time.
<b>Liquidity</b>	Units of the Scheme will be available for Subscription and/or Redemption at NAV related prices on every Business Day commencing not later than 5 Business Days from the date of allotment of Units post the NFO Period.  The AMC shall dispatch the redemption proceeds within 10 business days from date of receipt of request from the Unit holder.
<b>Applications supported by blocked amount (ASBA) facility</b>	Investors are provided with ASBA facility. ASBA is an application containing an authorization to a Self-Certified Syndicate Bank (SCSB) to block the application money in the bank account maintained with the SCSB for subscribing to the New Fund Offer. An ASBA investor shall submit an ASBA physically or electronically through the internet banking facility, to the Self Certified Syndicate Banks (SCSBs) authorized by SEBI for this purpose, with whom, the bank account to be blocked, is maintained. The SCSB shall then block the application money in the bank account specified in the ASBA, on the basis of an authorisation to this effect given by the account holder in the ASBA. The application money shall remain blocked in the bank account till the allotment of the units or till withdrawal/ rejection of the application, as the case may be. ASBA facility will be available for investors willing to hold the units in electronic mode only. An investor, who is eligible for ASBA facility, has the option of making application through ASBA or through the existing facility of applying with cheque / demand draft as mentioned in the SID. An acknowledgement will be given by the SCSB in the form of the counter foil or specifying the application number for reference. Such acknowledgement does not guarantee, in any manner that the investors will be allotted the Units applied for. The list of SCSBs and their designated branches where ASBA application form can be submitted is available on the websites of BSE ( <a href="http://www.bseindia.com">www.bseindia.com</a> ), NSE ( <a href="http://www.nseindia.com">www.nseindia.com</a> ) and SEBI ( <a href="http://www.sebi.gov.in">www.sebi.gov.in</a> ).
<b>Disclosure as per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016 as amended from time to time</b>	<b>(I) SCHEME PORTFOLIO HOLDINGS</b> a) Top 10 holdings: Not Available b) Sector wise holdings: Not Available  This is a new Scheme, hence, this is not applicable. Link to the scheme’s latest monthly portfolio holding <a href="https://www.yesamc.in/regulatory-disclosures/monthly-and-half-yearly-portfolio-disclosures">https://www.yesamc.in/regulatory-disclosures/monthly-and-half-yearly-portfolio-disclosures</a> <b>Note:</b> The portfolio shall be available, once the portfolio has been constructed.

	<p><b>(II) INVESTMENT DETAILS:</b></p> <table border="1" data-bbox="488 128 1441 281"> <thead> <tr> <th>Category</th> <th>Aggregate investment (Rs. In lakhs)</th> </tr> </thead> <tbody> <tr> <td>AMC`s Board of Directors</td> <td>Not Available</td> </tr> <tr> <td>Concerned Scheme`s Fund Manager(s)</td> <td>Not Available</td> </tr> <tr> <td>Other Key managerial personnel</td> <td>Not Available</td> </tr> </tbody> </table> <p>Since the Scheme is a new Scheme, the aggregate investment in the scheme is not available.</p> <p><b>(III) PORTFOLIO TURNOVER RATIO:</b> Not Available.</p>	Category	Aggregate investment (Rs. In lakhs)	AMC`s Board of Directors	Not Available	Concerned Scheme`s Fund Manager(s)	Not Available	Other Key managerial personnel	Not Available
Category	Aggregate investment (Rs. In lakhs)								
AMC`s Board of Directors	Not Available								
Concerned Scheme`s Fund Manager(s)	Not Available								
Other Key managerial personnel	Not Available								
<p><b>Prudential limits in sector exposure and group exposure in debt-oriented mutual fund schemes</b></p>	<p>AMC will ensure that total exposure of the debt schemes in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks and such other instruments if any, as may be specified by SEBI from time to time) shall not exceed 25% or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time, unless the scheme has specifically been exempted from the requirement by SEBI.</p> <p>An additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) rated AA and above and registered with National Housing Bank (NHB). However, such total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme or such other percentage of the net assets of the scheme, as prescribed by SEBI from time to time.</p> <p>Each of the Schemes shall not invest more than 20% of its net assets in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks). Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Trustees.</p> <p>For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.</p>								
<p>Employee Unique Identification Number (EUID) would assist in tackling the problem of misselling even if the employee/relationship manager/sales person leave the employment of the distributor.</p>									

# COMMON APPLICATION FORM

(To be Used / Distributed along with Scheme Information Document)



Investors must read the Key Information Memorandum, Instructions and Product Labeling before completing this Form. Please read the instructions before filling up the Application Form. Tick (✓) whichever is applicable, strike out whichever is not required.

Application No.

Please Note: All field marked with asterisk (\*) to be mandatorily filled.

## 1. DISTRIBUTOR INFORMATION\*

ARN code	RIA code**	ARN / RIA Name	Sub broker ARN code	Sub broker code	EUIN*
ARN -	RIA -		ARN -		

\*\*  By mentioning RIA code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of YES Mutual Fund. (Please ✓ if applicable)

Incase the EUIN box has been left blank, please refer the point related to EUIN in the Declaration & Signatures section overleaf. Upfront commission "if any applicable" shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.

## 2. TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY\* (Please ✓ any one of the below) (refer instruction no. 2)

I confirm that I am a First time investor in Mutual Funds. OR  I confirm that I am an existing investor in Mutual Funds.

### Go Green Initiative

- Opt-in – Physical  
 Opt-out – Email  
Refer instruction no. 12

## 3. FOLIO NUMBER

The details in our records under the folio number mentioned alongside will apply for this application.

## 4. MODE OF HOLDING

Single  Joint  Anyone or Survivor (Default option **Joint**)

## 5. DEMAT ACCOUNT DETAILS\* Kindly fill the below details for allotment of units in demat

National Securities Depository Limited			Central Depository Services (India) Limited		
Depository Participant Name			Depository Participant Name		
DP ID	IN	Beneficiary A/c No.	DP ID	IN	Beneficiary A/c No.

## 6. SOLE / FIRST APPLICANT'S DETAILS\* (In case of Minor, there shall be no joint holders) [Name and DOB shall be as per PAN Card]

Name\* Mr. Ms. M/s.  Gender\* (please ✓)  Male  Female

Date of Birth / Incorporation\* 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Proof of DOB of Minor enclosed (please ✓)  Passport  Birth Certificate  Other  please specify

PAN/PEKRN\*  CKYC / KIN   KYC Proof Attached\*

Guardian Name (in case of Minor) / POA (Contact Person For Non Individuals / POA Holder Name)\*

Relationship with Investor (in case of Minor)

PAN/PEKRN\*  CKYC / KIN   KYC Proof Attached\*

Mailing Address [P. O. Box Address is not sufficient]

City

State  Country  Pincode\*

Phone (Off.)  Fax No.  Mobile No.\*

Phone (Res)  Email ID

Overseas Address\* (in case of NRI/ FII applicant, in addition to mailing address)

State  Country  Zip Code\*

**Status:** (Mandatory, Please ✓)  
 Resident Individual  NRI-Repatriation  NRI-Non Repatriation  Partnership  Trust  HUF  AOP  
 Minor through guardian  Company  FIs  PIO  Body Corporate  Society/Club  Sole Proprietorship  
 Non Profit Organisation  Financial Institution  NBFC  Others  (please specify)

**Occupation:**  
 Private Sector Service  Public Sector Service  Government Service  Business  Professional  Agriculturist  Retired  
 Housewife  Student  Forex Dealer  Others (Please specify)

**Gross Annual Income:**  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  >25 Lacs-1 crore  >1 crore

OR Net worth\* (for Non-Individuals) ₹  as on 

D	D	M	M	Y	Y	Y	Y
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 (Not older than 1 year)

**For Individuals [Please ✓]:**  I am Politically Exposed Person (PEP)\*  I am Related to Politically Exposed Person (RPEP)  Not applicable (refer instruction no. 6 (e))

**Is the Individual involved in any of the mentioned services:(Please ✓ as appropriate)**

(i) Foreign Exchange / Money Changer Services  Yes  No (ii) Gaming / Gambling / Lottery / Casino Services  Yes  No (iii) Money Lending / Pawning  Yes  No

**For Non-Individuals, Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form**



## ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Application No.:

Name	<input type="text"/>	PAN NO.	<input type="text"/>								
An Application for scheme	YES										
Along with Cheque / DD No. / UTR No.	<input type="text"/>	Dated	<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y				
Drawn on (Bank)	<input type="text"/>	Amount ₹	<input type="text"/>								

Signature, Stamp & Date
-------------------------

**SECOND APPLICANT'S DETAILS\*** (In case of Minor, there shall be no joint holders) [Name and DOB shall be as per PAN Card]

Name* Mr. Ms. M/s.										Gender* (please ✓) <input type="checkbox"/> Male <input type="checkbox"/> Female																													
Date of Birth* <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>										D	D	M	M	Y	Y	Y	Y	<input type="checkbox"/> Proof of DOB (please ✓) <input type="checkbox"/> Passport <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Other <small>please specify</small>																					
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PAN/PEKRN* <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				CKYC / KIN <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> <input type="checkbox"/> KYC Proof Attached*																			
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<b>Status:</b> (Mandatory, Please ✓) <input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI-Repatriation <input type="checkbox"/> NRI-Non Repatriation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> HUF <input type="checkbox"/> AOP <input type="checkbox"/> Minor through guardian <input type="checkbox"/> Company <input type="checkbox"/> Fils <input type="checkbox"/> PIO <input type="checkbox"/> Body Corporate <input type="checkbox"/> Society/Club <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Non Profit Organisation <input type="checkbox"/> Financial Institution <input type="checkbox"/> NBFC <input type="checkbox"/> Others <small>(please specify)</small>																																							
<b>Occupation:</b> <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others (Please specify)																																							
<b>Gross Annual Income:</b> <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore OR Net worth* (for Non-Individuals) ₹ <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> as on <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year)																				D	D	M	M	Y	Y	Y	Y												
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Name* Mr. Ms. M/s.										Gender* (please ✓) <input type="checkbox"/> Male <input type="checkbox"/> Female																													
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<b>Status:</b> (Mandatory, Please ✓) <input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI-Repatriation <input type="checkbox"/> NRI-Non Repatriation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> HUF <input type="checkbox"/> AOP <input type="checkbox"/> Minor through guardian <input type="checkbox"/> Company <input type="checkbox"/> Fils <input type="checkbox"/> PIO <input type="checkbox"/> Body Corporate <input type="checkbox"/> Society/Club <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Non Profit Organisation <input type="checkbox"/> Financial Institution <input type="checkbox"/> NBFC <input type="checkbox"/> Others <small>(please specify)</small>																																							
<b>Occupation:</b> <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others (Please specify)																																							
<b>Gross Annual Income:</b> <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore OR Net worth* (for Non-Individuals) ₹ <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> as on <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year)																				D	D	M	M	Y	Y	Y	Y												
D	D	M	M	Y	Y	Y	Y																																
<b>For Individuals [Please ✓]:</b> <input type="checkbox"/> I am Politically Exposed Person (PEP) <sup>^</sup> <input type="checkbox"/> I am Related to Politically Exposed Person (RPEP) <input type="checkbox"/> Not applicable <span style="float:right">(refer instruction no. 6 (e))</span>																																							
<b>Is the Individual involved in any of the mentioned services:(Please ✓ as appropriate)</b> (i) Foreign Exchange / Money Changer Services <input type="checkbox"/> Yes <input type="checkbox"/> No (ii) Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Yes <input type="checkbox"/> No (iii) Money Lending / Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No																																							
<b>For Non-Individuals, Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form</b>																																							

**7. INVESTMENT & PAYMENT DETAILS\*** The name of the first/ sole applicant must be pre-printed on the cheque.

**Scheme Name: YES** \_\_\_\_\_ **Option:**  Growth<sup>#</sup>  Dividend  \*Default Option

**Plan:**  Direct  Regular **Dividend Frequency:**  Daily<sup>s</sup>  Weekly  Fortnightly  Monthly **Option:**  Payout  Reinvestment<sup>#</sup>  \*Default Option

Note: Please read the Scheme Information Document of respective scheme.

**Mode of Payment: Lumpsum Only** (In case of Third Party Payment, please attached third party Declaration form) (refer instruction no. 7)

Payment Type <input type="checkbox"/> Third Party Payment		
Amount of Cheque / DD / Payment Instrument / RTGS/ NEFT in figures (₹)	Cheque / DD / Payment Instrument No. & Date	Drawn on Bank / Branch

**YES Asset Management (India) Ltd. (Investment Manager for YES Mutual Fund)**

602 B, 6<sup>th</sup> Floor, Indiabulls Finance Centre (IFC) 1 & 2, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400 013.

**TOLL FREE NUMBER:** 1800 3000 3060 | **EMAIL:** clientservice@yesamc.in | **WEBSITE:** www.yesamc.in

**CIN :** U65990MH2017PLC294178

**8. BANK ACCOUNT DETAILS FOR PAYOUT\*** (Please attach copy of cancelled cheque)

Name of the Bank											Branch														
Account No.											Account Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> Others									
Bank Address																									
City											State						Pincode								
MICR Code (9 digits)										<sup>1</sup> IFSC Code for NEFT / RTGS											<sup>5</sup> This is an 11 Digit Number, kindly obtain it from your cheque copy or Bank Branch.				

**9. FATCA AND CRS INFORMATION\*** (for Individual including Sole Proprietor) (Self Certification) (For Non - Individual separate form to be submitted)

The below information is required for all applicant(s)/ guardian

Address Type:  Residential or Business  Residential  Business  Registered Office

Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India?  Yes  No

If Yes, please provide the following information [Mandatory]

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below

Category	First Applicant (including Minor)	Second Applicant/ Guardian	Third Applicant
Place/ City of Birth			
Country of Birth			
Country of Tax Residency*			
Tax Payer Ref. ID No <sup>A</sup>			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or other, please specify]			
If TIN is not available, Please tick the reason A, B or C (as defined below)	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <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. <sup>A</sup>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. (Section this reason Noly if the authorities of the respective country of tax residence do not require the TIN to be collected)

Reason C: Other, please state the reason therefore \_\_\_\_\_

**For Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure.**

**10. NOMINATION DETAILS\*** (To be filled in by individuals singly or jointly. Mandatory only for Investors who opt to hold units in Non-Demat)

I/We do not wish to 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 payment 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.

Nominee Details*	Nominee 1	Nominee 2	Nominee 3
Name			
Address			
PAN			
Date of Birth			
Relationship			
Proportion (%)*			
Name and Address of Guardian (to be furnished in case the nominee is minor)			
Signature of Guardian / Nominee			

\*(%) by which the units will be shared by each nominee (% to aggregate to 100%)

## 11. DECLARATION AND SIGNATURES\*

I/We hereby confirm and declare as under:- I/We have read and understood the contents of the Statement of Additional Information of YES Mutual Fund and the Scheme Information Document(s)/Key Information memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions. I/We, hereby apply to the Trustee of YES Mutual Fund for allotment of units of the respective Scheme(s) of YES 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 I am/We 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/YES Mutual Fund, I/We hereby authorise the AMC/YES Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree that YES Mutual Fund can debit from my Folio Transaction Charges as applicable. I/We agree to notify YES Asset Management (India) Limited immediately in the event the information in the self-certification changes. **For investors investing in Direct Plan:** I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. **Applicable to Micro Investors:** I/We hereby declare that I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding Rs. 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). **FATCA and CRS Declaration:** I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. 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 end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised 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 and other investigation agencies without any obligation of advising me/us of the same.

Please ✓ the EUIN space is left blank: I / We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature(s) 

1 <sup>st</sup> Applicant Signature / Guardian Signature	2 <sup>nd</sup> Applicant Signature	3 <sup>rd</sup> Applicant Signature	POA Signature
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Date 

D	D	M	M	Y	Y	Y	Y
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Place

## 12. CHECKLIST

- Application Form is complete in all respect. Name, address & contact details are mentioned in full and signed by all applicants.
- Bank account details stated are complete and correct. In case investment cheque is from a different bank account, original cancelled cheque copy is attached.
- Permanent Account Number (PAN) for all applicants as applicable is mentioned.
- Preferred investment option i.e. whether Growth or Dividend Payout or Dividend Re-investment is mentioned clearly.
- The cheque / demand draft should be drawn favouring the name of the scheme & crossed as "Account Payee Only", dated and duly signed.
- Application Number / Folio Number and applicant's name and / or PAN is mentioned on the reverse of each cheque.
- Demat A/c details are filled correctly in the form. Please provide self attested Client Master list Copy (where applicable).
- Details of applicants provided matches exactly with those in the Depository.

Documents	Individuals	Companies	Societies	Partnership Firms	Investments through PoA	Trust	NRI	FII(s)/FPI	Sole Proprietor	Minor
Resolution / Authorisation to invest		✓	✓	✓		✓		✓		
Trust Deed						✓				
Bye - Laws			✓							
Partnership Deed				✓						
SEBI Registration / Designated Depository Participant Registration Certificate								✓		
Proof of Date of birth										✓
Notarised Power of Attorney					✓					
Foreign Inward Remittance Certificate, in case payment is made by DD from NRE / FCNR a/c, where applicable							✓			
KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Demat Account Details (Client Master List Copy) <sup>3</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Ultimate Beneficial Owner including Additional FATCA & CRS Information Form		✓	✓	✓	✓	✓	✓	✓	✓	✓

1. Self attestation is mandatory.
2. Copy of SEBI registration certificate (for FII) or Designated Depository Participant registration certificate (for FPI) should be provided.
3. In case Units are applied in Electronic (Demat) mode.

## GENERAL GUIDELINES FOR COMMON APPLICATION FORM

- a. Please read the Scheme Information Document/Key Information Memorandum of the Scheme carefully before investing.
- b. Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.
- c. The application form should be completed in ENGLISH and in BLOCK LETTERS.
- d. All cheques, demand drafts and pay orders should be crossed "Account Payee only" and made in favour of "Scheme Name" for e.g. YES Liquid Fund.
- e. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).
- f. Any over-writing / changes made while filling the form must be authenticated by canceling the original entry, re-entering correct details and ensuring that all applicants counter-sign against each correction.
- g. Investors must write the application form number / folio number on the reverse of the cheque / demand draft.
- h. FATCA Declaration: Individual investors, please fill FATCA / CRS section 9 of **Common Application Form**. Non-Individual investors, please fill **Ultimate Beneficial Owner including Additional FATCA & CRS Information Form** and submit along with the Form.
- i. In case of new individual investors who are not KYC compliant, please fill the CKYC form issued by Central KYC Registry (CKYC) appended in the form and also available on our website.
- j. In case of new non-individual investors, please fill the KYC application form issued by KYC Registration Agency available on our website [www.yesamc.in](http://www.yesamc.in)
- k. In case of existing individual and non individual investors who are KYC compliant, please provide the KYC acknowledgement issued by the KYC Registration Agency.
- l. Please strike off sections that are not applicable.

## INSTRUCTIONS FOR COMMON APPLICATION FORM

### 1. DISTRIBUTOR INFORMATION

- a. Upfront commission (if any) 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.
- c. Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIIN". EUIIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIIN is mandatory in case of advisory transactions.
- d. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIIN of the Sales Person (if any) in the "EUIIN" column.
- e. Distributors are advised to ensure that they fill in the RIA code, in case they are a Registered Investment Advisor.
- f. Investors are requested to note that EUIIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EUIIN is not applicable for transactions such as Installments under SIP/STP / SWP / Dividend Reinvestments, Redemption, SWP Registration.
- g. Investors are requested to note that EUIIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular.

### 2. TRANSACTION CHARGES

In terms of SEBI circular, Cir/IMD/DF/13/2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid transaction charges for purchase transactions :

- @Rs. 100/- per subscription of Rs. 10,000/- and above in respect of existing unitholders; and
- @Rs. 150/- for subscription of Rs. 10,000/- and above in respect of a first time investor in mutual funds.

In case of SIPs, the transaction charge if any, shall be applicable only if the total commitment through SIPs aggregates to Rs. 10,000/- and above and shall be recovered in 4 installments. The transaction charge shall be deducted from the subscription amount and paid to the distributor; and the balance shall be invested in the Scheme. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund. There shall be no transaction charges on

- (i) 'Direct' investments;
- (ii) subscription below Rs. 10,000/- and
- (iii) switch (including STP) and redemption (including SWP) transactions.

Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.

### 3. EXISTING INVESTORS OF YES MUTUAL FUND (YESMF)

If you are an existing investor please fill your existing folio number, so the unit will be allotted in the same folio. If left blank, then new folio number will be generated.

### 4. MODE OF HOLDING

Please select mode of holding, if option left blank then default option of jointly will be considered.

### 5. UNIT HOLDING OPTION (Demat / Non - Demat Mode)

- a. Investors can hold units in demat / non-demat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat account is not activated or not in active status, the units would be allotted in non-demat mode.
- b. Statement of Accounts would be sent to Investors who are allotted units in non-demat mode.
- c. Units held in dematerialized form are freely transferable with effect from October 01, 2011, except units held in Equity link savings Scheme during the lock-in period.

### 6. 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. Please indicate the tax status of the sole/1 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. Where the investment is on behalf of a Minor by the Guardian:

- The Minor shall be the first and sole holder in the account.
- No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.
- Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.
- A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photo copy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate / mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc. c) Passport of the minor d) Any other suitable proof evidencing the relationship.
- Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.

### e. Politically Exposed Person (PEP)^

- a. ^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.
- b. Domestic PEPs: Individuals who are or have been entrusted domestically with prominent public functions within India, for example Heads of State or of Governments, senior government, judicial or military officials, senior executives of state-owned corporations.
- c. Family members are individuals who are related to PEP either directly or through marriage or similar forms of partnership.

### f. KYC Requirements and details:

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

#### • PAN

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 investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

#### • KNOW YOUR CUSTOMER (KYC)

- a) Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form as per AMFI circular 135/ BP/68/2016-17. To download Common KYC Application Form, please visit our website [www.yesamc.in](http://www.yesamc.in)
- b) In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017:
- c) Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to the Mutual Fund/AMC.
- d) Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or fill CKYC Form.
- e) Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC identifier ('KIN') will be generated for such customer.
- f) New investors, who have completed CKYC process & have obtained KIN may quote their KIN in the application form instead of submitting CKYC Form/ Supplementary KYC Form.
- g) AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.
- h) If the PAN of investor is not updated on CKYCR system, the investor should submit self certified copy of PAN card to the Mutual Fund/AMC.

The CKYC Form and Supplementary KYC Form are available at Investor Service Centre (ISC) of YES Mutual Fund and on website [www.yesamc.in](http://www.yesamc.in)

The AMC reserves the right to reject transaction application in case the investor(s) fails to submit information and/or documentation as mentioned above. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s).

#### • Micro Investment

With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh



purchase & additional purchase) and Micro SIP installments by an investor in a financial year

i.e. April to March does not exceed Rs. 50,000/- it shall be exempt from the requirement of PAN.

However, requirements of Know Your Customer (KYC) shall be mandatory.

Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms), PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

**g. 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. Should the unitholder face any difficulty in accessing/opening the Account Statements/ documents sent via email, the unitholder may call/write to the AMC/Registrar and ask for a physical copy.
- c. Overseas address is mandatory for NRI/FII investors.

**7. INVESTMENT/PAYMENT DETAILS**

**Plans:**

The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") (hereinafter referred to as "Direct Plan").

- There shall be 2 Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.
  - Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name – Direct Plan" form for e.g. "YES Liquid Fund Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
  - Please note, 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.
  - Please indicate the Option/Plan under which you wish to invest. Also indicate your choice of dividend payout or re-investment. If any of the information is left blank, the default option will be applicable.
  - Payment may be made only by Cheque or Bank Draft or Electronic Fund Transfer. Cheque/Draft should be drawn in favour of the "Scheme name", e.g. "YES Liquid Fund" and crossed "Account Payee only".
  - LUMP SUM investment are only allowed. Please note that third party payments shall not be accepted.
  - 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. Exceptions: The AMC/ Registrar of YES MF will accept subscriptions to schemes of YES MF accompanied by Third-Party Payment Instruments only in the following exceptional cases:
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 Rs. 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.

- 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.
- Submit a separate, prescribed, '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.yesamc.in](http://www.yesamc.in))
- 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.

**For identifying Third Party Payments, 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, alongwith 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 Prefunded Instrument:**

- (i) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.
- (ii) A pre-funded instrument issued against cash shall not be accepted, except in case of payment made 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 Rs. 50,000/-. This also should be accompanied by a certificate from the banker giving name, address and PAN of the person who has procured the payment instrument. The Certificate(s) mentioned in (i) and (ii) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

**c. 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

**d. LUMP SUM INVESTMENT**

If you are from a city where there is no designated Investor Service Centre of YES MF, you may make a payment by a Demand Draft for the investment amount. Please enter the cheque or DD amount, DD Charges (if applicable) and the investment amount. The AMC shall bear the DD charges incurred by an applicant as per demand draft charges prescribed by State Bank of India. The AMC shall, however, not refund any DD charges to the investor under any circumstances.

**NRI investors**

NRI Investors and FPIs- NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FPIs (erstwhile known as FIIs) may purchase units only on a repatriation basis and subject to applicable laws. 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 Demand draft, 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 (B) Accounts. FPIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in NRE Accounts / FCNR (B) maintained in accordance with Foreign Exchange Management (Deposit) Regulations, 2016.
- In case Demand draft 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**

Non-Repatriation basis - NRIs and PIOs may pay their subscription amounts by way of inward remittance through normal banking channels or out of funds held in NRE/FCNR (B) / NRO account maintained in accordance with Foreign Exchange Management (Deposit) Regulations, 2016.

**8. 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 shall be rejected. Bank details redemption proceeds/dividend amount.
- 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 bankers.
- c. Please attach a original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.
- d. YES 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.

**9. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA) 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 YES Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS INSTRUCTIONS: If you have any questions about your tax residency, please contact

## INSTRUCTIONS FOR COMMON APPLICATION FORM (Contd.)

your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

SEBI issued its circular no. CIR/MIRSD/2/2015 dated August 26, 2015 inter alia advising intermediaries to take necessary steps to ensure compliance with the requirements specified in the rules and guidelines specified by the Government of India. AMFI also issued its best practices guidelines circular no. 135/BP/63/2015-16 dated September 18, 2015 on this matter. The AMC and the Mutual Fund are required to adhere to various requirements inter alia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities, as specified under the applicable laws. Accordingly, the following aspects need to be adhered to :

- All investors will have to mandatorily provide the information and declarations pertaining to FATCA/CRS for all new accounts opened, failing which the application / transaction request shall be liable to be rejected.

Investors are requested to provide all the necessary information / declarations to facilitate compliance, considering India's commitment to implement CRS and FATCA under the relevant international treaties. Please consult your professional tax advisor for further guidance on your tax residency, if required. 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	<ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> <li>Non-US passport or any non-US government issued document evidencing nationality or citizenship; AND</li> <li>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</li> </ol>
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> <li>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; <b>and</b></li> <li>Documentary evidence</li> </ol>
Telephone number in a country other than India	<p><b>If no Indian telephone number is provided</b></p> <ol style="list-style-type: none"> <li>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; <b>and</b></li> <li>Documentary evidence</li> </ol> <p><b>If Indian telephone number is provided along with a foreign country telephone number</b></p> <ol style="list-style-type: none"> <li>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; <b>OR</b></li> <li>Documentary evidence</li> </ol>
Telephone number in a country other than India	<ol style="list-style-type: none"> <li>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; <b>and</b></li> <li>Documentary evidence</li> </ol>

### 10. 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.
- Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.
- Nomination by a Unit holder shall be applicable for all the investments in all schemes held in a particular folio.
- Every new nomination for a folio will overwrite the existing nomination
- Nomination shall not be allowed in a folio held on behalf of a minor Unit holder.
- Nomination shall be mandatory for all new singly held folios of individual investors.
- 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. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees. In case you do not wish to nominate, kindly indicate by ticking in the space provided.

### 11. DECLARATION AND SIGNATURES

- Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.
- 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.
- 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. The PoA should contain the signature of the investor (POADonor) and the POA holder.
- 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.
- In case of application under POA or by a Non- Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for/ authorize the POA holder/ authorized signatory to make application/ invest moneys on behalf of the investor.

### 12. GO GREEN INITIATIVE IN MUTUAL FUNDS

- With respect to the recent directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through digital platform as a green initiative measure.
- In line with above initiative, YES Mutual Fund has adopted 'Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website [www.yesamc.in](http://www.yesamc.in) in a downloadable format. Further, wherever email ids are registered in our records, the scheme Annual Reports /Abridged Summary will be sent via email.
- If you do not opt-in to receive a physical copy of the scheme Annual Report/ Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

## LIST OF INVESTOR SERVICE CENTERS

## YES ASSET MANAGEMENT (INDIA) LIMITED

Investor Service Centres / Official Points of Acceptance for YES Mutual Fund  
(During NFO Period and Post NFO Period)

YES MF - 602B, 6th Floor, Indiabulls Finance Centre (IFC) 1 & 2, Senapati Bapat Marg,  
Elphinstone Road (West), Mumbai - 400 013. Tel. No. : +91 022 - 4082 7666.

CAMS - OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS  
(During NFO Period and Post NFO Period)

**ASSAM** : CAMS SERVICE CENTRE, Piyali Phukan Road, K. C. Path, House No.1, Rehabari, **Guwahati** - 781 008. • **GUJARAT** : 111- 113, 1st Floor- Devpath Building, Off. C. G. Road, Behind Lal Bungalow, Ellis Bridge, **Ahmedabad** - 380 006. Office 207 - 210, Everest Building, Harihar Chowk, Opp. Shastri Maidan, Limda Chowk, **Rajkot** - 360 001. Plot No. 629, 2nd Floor, Office No. 2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp. Dhiraj Sons, Athwalines, **Surat** - 395 001. 103 Aries Complex, BPC Road, Off. R. C. Dutt Road, Alkapuri, **Vadodara** - 390 007. • **HARYANA** : B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, **Faridabad** - 121 001. SCO - 16, Sector - 14, First Floor, **Gurgaon** - 122 001. • **JHARKHAND** : Urmila Towers, Room No. 111 (1st Floor), Bank More, **Dhanbad** - 826 001. • **KARNATAKA** : Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), **Bangalore** - 560 042. • **KERALA** : CAMS SERVICE CENTER, Building Name Modayil, Door No. 39/2638, DJ, 2nd Floor, 2A M. G. Road, **Cochin** - 682 016. R. S. Complex, Opp. of LIC Building, Pattom PO, **Trivandrum** - 695 004. • **MADHYA PRADESH** : Opp. Somani Automobiles, Bhagwanganj, **Sagar** - 470 002. • **MAHARASHTRA** : CAMS SERVICE CENTRE, 2nd Floor, Block No. D-21-D-22, Motiwala Trade Centre, Nirala Bazar, New Samarath Nagar, Opp. HDFC Bank, **Aurangabad** - 431 001. 2 B, 3rd Floor, Ayodhya Towers, Station Road, **Kolhapur** - 416 001. Rajabhadur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort, **Mumbai** - 400 023. 145 Lendra, New Ramdaspath, **Nagpur** - 440 010. CAMS SERVICE CENTRE, 1st Floor, "Shraddha Niketan", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, **Nasik** - 422 002. CAMS SERVICE CENTER, Vartak Pride, 1st Floor, Survey No. 46, City Survey No. 1477, Hingne Budruk, D. P. Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, **Pune** - 411 052. • **NEW DELHI** : 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower, Jhandewalan Extension, **New Delhi** - 110 055. • **ORISSA** : Plot No -111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, **Bhubaneswar** - 751 001. C/o. Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur, **Orissa** - 768 001. • **PUNJAB** : Deepak Tower, SCO 154-155 1st Floor, Sector 17, **Chandigarh** - 160 017. U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar, Pulli, Pakhowal Road, **Ludhiana** - 141 002. • **RAJASTHAN** : R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar, Police Station, **Jaipur** - 302 001. CAMS PVT. LTD., Shree Kalyanam, 50 Tagore Nagar, Sector - 4, Hiranmagri, **Udaipur** - 313 001. • **TAMILNADU** : Ground Floor No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, **Chennai** - 600 034. 1st Floor, 278, North Perumal Maistry Street (Nadar Lane), **Madurai** - 625 001. • **TELANGANA** : 208, II Floor, Jade Arcade Paradise Circle, **Hyderabad** - 500 003. CAMS SERVICE CENTRE, No.15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally, **Hyderabad** - 500 072. • **UTTAR PRADESH** : I Floor 106 to 108, City Centre, Phase II, 63/ 2, The Mall, **Kanpur** - 208001. No. 4, 1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj, **Lucknow** - 226 001. CAMS SERVICE CENTER, E-3, Ground Floor, Sector 3, Near Fresh Food Factory, **Noida** - 201 301. • **WEST BENGAL** : Saket Building, 44 Park Street, 2nd Floor, **Kolkata** - 700 016. CAMS SERVICE CENTER, No.78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpara, **Siliguri** - 734 001.