

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*	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 _____ please specify																															
PAN/PEKRN*	<input type="checkbox"/> KYC Proof Attached*											CKYC / KIN																												
Pincode*											Phone (Off.)											Mobile No.* ⁵																		
Phone (Res)											Email ID ⁵																													
Status: (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"/> FIs	<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"/> Bank	<input type="checkbox"/> Others _____ (please specify)																					
Occupation: (Mandatory, Please ✓)	<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) _____																													
Gross Annual Income: (Mandatory, Please ✓)	<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) ₹ _____ as on D D M M Y Y Y Y (Not older than 1 year)																																	
For Individuals [Please ✓]:	<input type="checkbox"/> I am Politically Exposed Person (PEP) [^]										<input type="checkbox"/> I am Related to Politically Exposed Person (RPEP)										<input type="checkbox"/> Not applicable										(^Please refer instruction 6)									
Is the Individual involved in any of the mentioned services:(Please ✓ as appropriate)										(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										

THIRD 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*	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 _____ please specify																															
PAN/PEKRN*	<input type="checkbox"/> KYC Proof Attached*											CKYC / KIN																												
Pincode*											Phone (Off.)											Mobile No.* ⁵																		
Phone (Res)											Email ID ⁵																													
Status: (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"/> FIs	<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"/> Bank	<input type="checkbox"/> Others _____ (please specify)																					
Occupation: (Mandatory, Please ✓)	<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) _____																													
Gross Annual Income: (Mandatory, Please ✓)	<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) ₹ _____ as on D D M M Y Y Y Y (Not older than 1 year)																																	
For Individuals [Please ✓]:	<input type="checkbox"/> I am Politically Exposed Person (PEP) [^]										<input type="checkbox"/> I am Related to Politically Exposed Person (RPEP)										<input type="checkbox"/> Not applicable										(^Please refer instruction 6)									
Is the Individual involved in any of the mentioned services:(Please ✓ as appropriate)										(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										

7. 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																																
Pincode											State											City										
MICR Code (9 digits)											¹ IFSC Code for NEFT / RTGS											⁵ This is an 11 Digit Number, kindly obtain it from your cheque copy or Bank Branch.										

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

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

Toll Free Number: 1800 3000 3060 | Tel. +91-22 40827666 | Fax +91-22 40827653 | www.yesamc.in

CIN : U65990MH2017PLC294178

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

Scheme Name: YES _____ Plan: Direct Regular Option: Growth* Dividend
 Dividend Frequency: Daily* Weekly Fortnightly Monthly Option: Payout Reinvestment* Dividend Transfer Plan* *Default Option
 (\$ Default Option, Only Reinvestment available)

Dividend Transfer* to _____ (Target scheme / Plan / Option) (*Please refer to SID)

Mode of Payment: Lumpsum Only Systematic Investment Plan (Mandatory to fill OTM Debit Mandate form / SIP Registration Form)

Payment Type [Please ✓] Third Party Payment (Please attach 'Third Party Payment Declaration Form') (Please refer instruction 7)

Amount of Cheque / DD / Payment Instrument / RTGS/ NEFT in figures (₹) Cheque / DD / Payment Instrument No. & Date Drawn on Bank / Branch

SIP Instalment Amount (₹) in figures _____

Cheque/DD No. _____ Date

Drawn on Bank _____

SIP Date* SIP Start (*You may select any date from 1st to 28th of the month. In case if no date is selected, 10th would be the default SIP Date).

SIP End OR Perpetual SIP

SIP Frequency Monthly OR Quarterly (✓) Applicable

If you wish to register SIP Upgrade facility kindly fill Section 2 of the OTM Mandate/ SIP Registration form

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 ^A			
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. ^AIn 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 st Applicant Signature / Guardian Signature	2 nd Applicant Signature	3 rd Applicant Signature	POA Signature
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Date

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.
- OTM Debit Mandate/ SIP Registration Form is filled and attached in case of SIP Investments.
- 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.
- FATCA Declaration

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) ³	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
FATCA CRS/UBO Declaration		✓	✓	✓	✓	✓	✓	✓	✓	✓

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.

OTM DEBIT MANDATE FORM / SIP REGISTRATION FORM

YES MUTUAL FUND

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

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

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

1. UNIT HOLDER INFORMATION

Existing Folio Number		Existing UMRN	
Name	FIRST NAME	MIDDLE NAME	LAST NAME

2. SYSTEMATIC INVESTMENT PLAN DETAILS [Refer Instruction 7 (e)]

Scheme Name	YES	Plan:	<input type="checkbox"/> Direct <input type="checkbox"/> Regular	Option:	<input type="checkbox"/> Growth# <input type="checkbox"/> Dividend	#Default Option
SIP Frequency	<input type="checkbox"/> Monthly OR <input type="checkbox"/> Quarterly	Dividend Frequency:	<input type="checkbox"/> Daily ^s <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	Option:	<input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment#	#Default Option
SIP Date*	D D	SIP Start	M M Y Y Y Y	SIP End	M M Y Y Y Y	OR <input type="checkbox"/> Perpetual SIP
<small>(*You may select any date from 1st to 28th of the month. In case if no date is selected, 10th would be the default SIP Date).</small>						
SIP Amount (₹ in figures)		(₹ in words)				

<input type="checkbox"/> SIP Upgrade Facility (Optional) (<input checked="" type="checkbox"/> to avail facility)	<input type="checkbox"/> Fixed# OR <input type="checkbox"/> Variable ^s (Pls fill the applicable section below)	SIP Upgrade Frequency	<input type="checkbox"/> Half Yearly OR <input type="checkbox"/> Yearly
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In case of Quarterly SIP, only Yearly frequency is available under SIP Upgrade facility.

#Fixed Upgrade Amount: ₹		OR	^s Variable Upgrade Percentage: <input type="checkbox"/> 10% <input type="checkbox"/> 15% <input type="checkbox"/> 20% <input type="checkbox"/> Others _____
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*Upgrade amount has to be in multiple of ₹ 1000/- only

SIP Upgrade Cap	Amount*: ₹		OR	SIP Upgrade Cap Month	M M Y Y Y Y
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(Investor has to choose only one option either CAP amount or CAP month - year)

3. OTM DEBIT MANDATE FORM (Applicable for Lumpsum additional purchases as well as SIP Registrations)

YES MUTUAL FUND	UMRN	F O R O F F I C E U S E O N L Y	Date	D D M M Y Y Y Y
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Tick (✓)	Sponsor Bank Code	CITI000PIGW	Utility Code	CITI00002000000037
CREATE <input checked="" type="checkbox"/>	I/We hereby authorize	YES Mutual Fund	to debit tick (✓)	<input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> CC <input type="checkbox"/> SB-NRE <input type="checkbox"/> SB-NRO <input type="checkbox"/> Other
MODIFY <input checked="" type="checkbox"/>	Bank A/c number			
CANCEL <input checked="" type="checkbox"/>				

with Bank		IFSC		or MICR	
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an amount of Rupees		₹	
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FREQUENCY	<input checked="" type="checkbox"/> Monthly <input checked="" type="checkbox"/> Quarterly <input checked="" type="checkbox"/> Half Yearly <input checked="" type="checkbox"/> Yearly <input checked="" type="checkbox"/> As & when presented	DEBIT TYPE	<input checked="" type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount
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PAN / Application No.		Mobile No.	+91
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Reference		Email ID	
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I agree for the debit mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule for charges of the bank.

PERIOD

From	D D	M M	Y Y Y Y
To	D D	M M	Y Y Y Y

Or Until Cancelled

Signature of Primary Account Holder _____ Signature of Account Holder _____ Signature of Account Holder _____

1. _____ Name as in bank records 2. _____ Name as in bank records 3. _____ Name as in bank records

• This is to confirm the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account, based on the instructions as agreed & signed by me.
 • I have understood that I am authorised to cancel/amend this mandate by a appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorised the debit.

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 Ultra Short Term 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 in FATCA / CRS annexure and attach along with Application form. Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website
- 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
- 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/PMRN code, in case they are a Registered Investment Advisor / Portfolio Manager.
- 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 Instalments 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 instalments. 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 it 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, FI: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF: Hindu Undivided Family.

c. 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.
- Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only.
- If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.

d. 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.

e. 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
 - 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

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).

INSTRUCTIONS FOR COMMON APPLICATION FORM (Contd.)

• Micro Investment

With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP instalments by an investor in a financial year i.e. April to March does not exceed ₹ 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.

f. Contact Information

- 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).
- As per SEBI letter SEBI/HO/IMD/DoF4/OW/P/2018/0000019378/1 dated July 9, 2018 and AMFI Best Practice Guidelines Circular No. 77 / 2018-19 the first/sole holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. Individual investors must declare whether the primary email address being provided belongs to self or a family member.
- 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.
- 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 Ultra Short Term 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 Ultra Short Term Fund" and crossed "Account Payee only".
- 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:

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

- 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:
 - a copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number.

- 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:

- 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.
- 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 ₹ 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. Lumpsum 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.

e. Systematic Investment Plan (SIP)

Monthly: Minimum ₹ 500 & in multiples of ₹ 1/- & Minimum 6 instalments

Quarterly: Minimum ₹ 1500 & in multiples of ₹ 1/- & Minimum 4 instalments

The Unitholders of the Scheme can benefit by investing specific amounts periodically, for a continuous period. At the time of registration, the SIP allows the investors to invest fixed equal amounts subject to minimum of ₹ 500/- and multiples of ₹ 1/- every month or ₹ 1,500/- and in multiples of ₹ 1/- every quarter for purchasing additional Units of the Scheme at NAV based prices. Investors can enroll themselves for SIP in the Scheme by ticking appropriate box on the application form or by subsequently making a written request to that effect to the Registrar & Transfer Agent.

Minimum number of instalments for monthly frequency will be 6 and for quarterly frequency will be 4. Investors can choose any date of his/her preference to register -any frequency available under the SIP facility. In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.

Investors can subscribe to SIP by using NACH facilities & Direct Debit offered under Auto Debit Facility by the Banks. The cheques/Demand Draft should be in favour of the scheme and crossed "Account Payee Only", and the cheques must be payable at the centre where the applications are submitted to the Customer Service Centre. In case of fresh/additional purchases, if the name of the Scheme on the application form/transaction slip differs from the name on the Cheque/Demand Draft, then the AMC will allot units under the Scheme mentioned on the application form/transaction slip.

Further, Investors/ unitholders subscribing for SIP are required to submit SIP request by filling SIP application form at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for monthly and quarterly SIP's.

INSTRUCTIONS FOR COMMON APPLICATION FORM (Contd.)

Within 3 Business Days of SIP allotment, a fresh Account Statement / Transaction Confirmation will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account. An investor will have the right to discontinue the SIP, subject to giving 15 days prior notice in writing or by filing SIP cancellation form to the subsequent SIP date.

New Investor: If the investor fails to mention the scheme name in the SIP application Form, then the Fund reserves the right to register the SIP as per the scheme name available in the Common application. In case multiple schemes are mentioned in the Common application form, Fund reserves the right to reject the SIP request.

- In case SIP date is not selected, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable. Further if multiple SIP dates are opted for or if the selection is not clear, then the SIP will be registered for 10th of each Month/Quarter, as applicable.
- If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the date of receipt of SIP request. • In case the SIP 'End period' is incorrect or not mentioned by the investor in the SIP form, then SIP Period will be considered perpetual till further instructions are received from the investor.
- After three consecutive SIP transaction failures for a Particular Scheme, the SIP for the scheme shall get auto-terminated.

Existing Investor: If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP in the existing scheme (Eligible for SIP) available in the investor's Folio. In case Multiple Schemes are available in the folio then Fund reserves the right to reject the SIP request.

- In case SIP date is not selected, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable. Further if multiple SIP dates are opted for or if the selection is not clear, then the SIP will be registered for 10th of each Month/Quarter, as applicable.
- If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt date of SIP request.
- In case the SIP 'End period' is incorrect or not mentioned by the investor in the SIP form, then SIP Period will be considered perpetual till further instructions are received from the investor.
- After three consecutive SIP transaction failures for a Particular Scheme, the SIP for the scheme shall get auto-terminated.

Micro Systematic Investment Plan (Micro SIP)/PAN Exempt Investments:

In line with SEBI letter no. OWW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes including investments through Systematic Investment Plans (SIPs) up to ₹ 50,000/- per investor per year shall be exempted from the requirement of PAN.

The maximum installment amount in case of Micro SIP shall be as follows :

- ₹ 4,000 /- per month for Monthly frequency.
- ₹ 12,000/- per quarter for Quarterly frequency.
- ₹ 50,000/- per year for Yearly frequency

Accordingly, for considering the investments made by an investor up to ₹ 50,000/-, an aggregate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) / KYC Identification NO (KIN) acknowledgement issued by KRA / (Central KYC Registry) along with the application form.

This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders*. Other categories of investors e.g. PIOs, HUFs, QFIs, non-individuals, etc. are not eligible for such exemption.

* In case of joint holders, first holder must not possess a PAN.

Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds ₹ 50,000/-, such SIP application shall be rejected.

In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds ₹ 50,000/-, such lump sum application will be rejected.

Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details.

The first SIP cheque/draft could be of any Business Day but subsequent Auto Debit mandate/cheques should be for any date from 1st to 28th of a month and there should be a minimum gap of at least 30 Days between the 1st SIP transaction and the 2nd SIP. However, subsequent cheques/ Auto Debit transaction date should have a gap of 30 days or a quarter depending upon the frequency chosen. In case the criteria is not met, the SIP would start on the same date from the next month. If the SIP execution date is a non-Business Day for the scheme, then the units shall be allotted based on realisation of proceeds. Investors can also start a SIP directly without any initial investment, however he has to submit the application for enrolment of SIP on any working day but the subsequent installment date of SIP shall be any date from 1st to 28th of a month with a minimum gap criteria of 30 days between the submission of application form and the 1st SIP.

In case an investor intends to continue his SIP forever; he can opt for perpetual SIP which will not have an end date. In the event if the investors want to discontinue the SIP, a written communication will be required from the investors to discontinue the same at least 15 days before the next SIP due date. If the SIP end date is not filled, the SIP Auto Debit will be considered perpetual till further instructions are received from the investor.

SIP Upgrade Facility:

- Investors can opt for SIP Upgrade facility with Fixed Upgrade option or Variable Upgrade option, wherein the amount of the SIP can be increased at fixed intervals. In case the investor opts for both options, the Variable Upgrade option shall be triggered.
- The fixed Upgrade amount shall be in multiples of ₹ 1,000/-.
- Variable Upgrade would be available at 10%, 15% and 20% and such other denominations (over and above 10%, 15% and 20%) as opted by the investor in multiples of 5%.
- The frequency is fixed i.e. either at Yearly and Half Yearly basis. In case the Upgrade facility is not opted by ticking the appropriate box and frequency is not selected, the Upgrade facility may not be registered.
- In case of Quarterly SIP, only the Yearly frequency is available under SIP Upgrade.
- SIP Upgrade facility shall also be available only for the existing investors who have already registered for SIP facility without Upgrade option.

Please view below illustration for **Fixed Upgrade**:

- SIP Tenure:** 07 Jan 2019 to 07 Dec 2024

- Monthly SIP Instalment:** ₹ 2000/-
- TopUp Amount:** ₹ 1000/-
- TopUp Frequency:** Yearly

Instalment No(s)	From Date	To Date	Monthly SIP Instalment	SIP Upgrade Amount (₹) Amount (₹)	SIP Amount with Upgrade (₹)
1 to 12	7-Jan-20	7-Dec-20	2000	N.A	2000
13 to 24	7-Jan-21	7-Dec-21	2000	1000	3000
25 to 36	7-Jan-22	7-Dec-22	3000	1000	4000
37 to 48	7-Jan-23	7-Dec-23	4000	1000	5000
49 to 60	7-Jan-24	7-Dec-24	5000	1000	6000

Please view below illustration for **Variable Upgrade**:

- SIP Tenure:** 07 Jan 2019 to 07 Dec 2024
- Monthly SIP Instalment:** ₹ 2000/-
- TopUp percentage:** 10%
- TopUp Frequency:** Yearly

Instalment No(s)	From Date	To Date	Monthly SIP Instalment Amount (₹)	SIP Upgrade Amount (10%) (₹)	SIP Upgrade round off Amount (₹)	SIP Amount with Upgrade (₹)
1 to 12	7-Jan-20	7-Dec-20	2000	N.A	N.A	2000
13 to 24	7-Jan-21	7-Dec-21	2000	200	200	2200
25 to 36	7-Jan-22	7-Dec-22	2200	220	220	2420
37 to 48	7-Jan-23	7-Dec-23	2420	242	240	2660
49 to 60	7-Jan-24	7-Dec-24	2660	266	270	2930

SIP Upgrade Cap Amount and SIP Upgrade Month-year:

SIP Upgrade Cap Amount: Investor has an option to freeze the SIP Upgrade amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be lower than or equal to the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount and the maximum amount mentioned on Bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount.

SIP Upgrade Cap Month - Year: It is the date from which SIP Upgrade amount will cease and last SIP instalment including Upgrade amount will remain constant from Cap date till the end of SIP tenure.

Investor shall have flexibility to choose either Upgrade Cap amount or Upgrade Cap month - year. In case of multiple selection, Upgrade Cap amount will be considered as a default selection.

Upgrade Cap is applicable for Fixed Upgrade option as well as Variable Upgrade option.

8. Dividend Transfer Plan (DTP)

Dividend Transfer Plan facility will be available under the scheme.

Note: Investors are requested to note that any change in dividend sub-option, due to additional investment on the basis of a request received from the investor, will be applicable to all existing units in the dividend option of the Scheme under the respective folio.

Investors may note that DTP will be available under the Scheme whereby if the investor opts for this facility, the dividend declared will be automatically invested into any open-ended scheme (Target Scheme) of the Fund. The amount to the extent of distribution will be automatically invested on the ex-dividend date into the Target Scheme selected by the investor, at the applicable NAV of that scheme. The provision of "Minimum Application Amount" specified in the SID of the respective Target Scheme will not be applicable for DTP facility.

The Trustee reserves the right to declare dividends under the dividend option of the Scheme depending on the net distributable surplus available under the Scheme. It should, however, be noted that actual distribution of dividends and the frequency of distribution will depend, inter-alia, on the availability of distributable surplus and will be entirely at the discretion of the Trustee.

This facility will not be available for units which are under any Lien/Pledged or any lock-in period.

The dividend will be distributed in accordance with applicable SEBI Regulations and SEBI Circular no. SEBI/IMD/ Cir No. 1/ 64057/06 dated April 4, 2006 on the procedure for Dividend Distribution. However, The requirement of giving notice shall not be applicable for dividend options having frequency upto one month.

9. BANK DETAILS

- 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.
- 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.
- Please attach a original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.
- 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.

10. 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.

INSTRUCTIONS FOR COMMON APPLICATION FORM (Contd.)

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 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"> Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship; AND Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence
Telephone number in a country other than India	<p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR Documentary evidence
Telephone number in a country other than India	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence

11. 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.

12. 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.

13. 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 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.