

## Now, invest on the go with m-transact.

The SMS facility, with which you can invest in IDFC Money Manager Fund-Treasury Plan (an open ended income scheme) in just two simple steps.



**m-transact**



### HOW TO REGISTER?



1. Fill up a one time debit mandate form.



2. Submit at any of the investor service centres or IDFC MF branches.

Visit [www.idfcmf.com](http://www.idfcmf.com) for form and centers/branches list.

A confirmation SMS and letter will be sent to the investor confirming activation in 15 working days from the date of form submission. Post which you can start investing and redeeming through SMS.

### HOW TO TRANSACT?



To invest, SMS  
INV space <amount> to **56767267**



To redeem, SMS  
RED space <amount> to **56767267**

This facility is available for account holders of the following banks: HSBC, Kotak Bank, Standard Chartered Bank, Citibank NA, State Bank of India, ICICI Bank, Axis Bank and ING Vysya Bank. For detailed T&C, refer to the SID/addedums.



**Contact your Financial Advisor**



**Call toll free 1800-2-6666-88**



**SMS Help to 56767267 and we will call you back**

## ONE TIME DEBIT MANDATE FORM FOR SMS TRANSACTIONS

**Application No.**

**Please note:** • This facility is available only for the **IDFC Money Manager Fund - Treasury Plan** • Only purchase and redemption can be requested through this facility • Only Resident Individuals (including guardian on behalf of minor) can avail of this facility

**MMF -**
**UNITHOLDER INFORMATION** (All fields are mandatory)

Name of the first holder																	
PAN no. of the first holder																	
Folio No.																	
Mobile No.																	
Email id																	

**FUND OPTION** (Please choose one default Plan & Option)

Plan	<input type="checkbox"/> Plan A	<input type="checkbox"/> Plan B	<input type="checkbox"/> Plan C	Option	<input type="checkbox"/> Growth	<input type="checkbox"/> Daily Dividend	<input type="checkbox"/> Weekly Dividend	<input type="checkbox"/> Monthly Dividend Payout	<input type="checkbox"/> Monthly Dividend Reinvest
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**BANK DETAILS** (All fields are mandatory) - Please provide original cancelled cheque for verification

Account holder's name																			
Name of the Bank																			
Bank Branch and location																			
Account type	<input type="checkbox"/> Current <input type="checkbox"/> SB <input type="checkbox"/> Others _____																		
Account No.																			
9 Digit MICR code (as appearing in your cheque book)																			
RTGS / NEFT Code																			

Please specifically mention the MICR code of your bank branch in case you have a payable at par cheque book.

**DECLARATION AND AUTHORIZATION OF BANK ACCOUNT HOLDER**

I/We wish to inform the above mentioned Bank that I/we have registered with IDFC Mutual Fund for my/our payment to IDFC Mutual Fund by debit to my/our above mentioned bank account ("Account"). For this purpose, I/We approve debits to the Account with the Bank branch. I/We hereby authorize the Bank to honor all requests received from IDFC Mutual Fund or their authorized representative, through mode of communication as agreed with the Bank, to debit the Account with the amount (without any cap or upper limit on the amount) requested by IDFC Mutual Fund or their authorized representative, for due remittance of the proceeds to IDFC Mutual Fund. I/We undertake to keep sufficient funds in the Account for execution of the payment instruction. I/We understand that failure to maintain requisite balance in the Account may cause non-payment against a payment request made by IDFC Mutual Fund, for which we shall be solely liable. I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold IDFC Mutual Fund or the Bank responsible for any consequences thereof. If the date of debit to the Account happens to be a non business day for IDFC Mutual Fund or the Bank, execution of the payment request will happen the next working day and allotment of units will happen as per the terms and conditions listed in the document of IDFC Mutual Fund. The Bank shall not be liable for, nor be in default by reason of, any failure or delay in execution of a payment request, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the Bank's reasonable control and which has the effect of preventing the performance of this service by the Bank. I/We shall not dispute or challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall not have any claim against the Bank in respect of the amount so debited pursuant to the mandate submitted by me/us. I/We shall keep the Bank indemnified from time to time, against all claims, actions, suits, for any loss, damage, costs, charges and expenses incurred by the Bank by reason of their acting upon the instructions issued by the below named authorized signatories and IDFC Mutual Fund or their authorized representative. This standing instruction to the Bank to honour all payment request made by IDFC Mutual Fund is valid and may be revoked only through a written letter withdrawing the mandate signed by me / our authorized signatories to the Account and acknowledged at IDFC Mutual Fund's counters and giving prior notice of 30 days to the Bank in order to effect such withdrawal. I agree with the contents of the terms and conditions mentioned overleaf.

Signature of First / Sole Applicant / Guardian	Signature of Second Applicant	Signature of Third Applicant

Place \_\_\_\_\_ Date \_\_\_\_\_

**FOR BANK USE ONLY**

We, hereby, certify that the particulars furnished above are correct as per our records, and we, hereby, declare that a copy of this form, duly completed, has been submitted to us.

Branch \_\_\_\_\_

Date \_\_\_\_\_

**Signature of the Authorised Official from the Bank**
**Bank Stamp**


**AUTHORISATION OF THE BANK ACCOUNT HOLDER**

I/We also authorise the representative carrying this Debit mandate form to get it verified and executed.

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**Account Holder's Signature**  
(As per bank records)

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**Joint Account Holder's Signature**  
(As per bank records)

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**Account Number**
**IDFC MUTUAL FUND - ACKNOWLEDGMENT SLIP** (To be filled in by the investor.)

**Application No.**

Request for Registration for the SMS Transact Facility under IDFC Money Manager Fund and a One-time Bank Debit Mandate Instruction on

**MMF -**

Date: \_\_\_\_\_ Folio no.: \_\_\_\_\_

Investor Name: \_\_\_\_\_

**Stamp & Signature**

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## TERMS AND CONDITIONS FOR SMS TRANSACT

Unitholders are deemed to have read and accepted the terms and conditions as stated in the Scheme Information Document ("SID") (including the SMS Transact (ST) Terms and Conditions), the contents of the Key Information Memorandum ("KIM"), and the Statement of Additional Information ("SAI") (collectively, "Offering Documents"), the Know Your Customer ("KYC") norms and bind themselves to the terms thereof upon signing this One Time Debit Mandate Form ("Debit Mandate").

1. Investor will have to register a single bank mandate for purchase and redemption. This bank account will be debited towards subscription. The redemption proceeds will also be credited only this bank account.  
If the bank details provided hereunder are different from the currently registered bank mandate in the folio, the new mandate will also be added to the existing bank mandate/s and will be considered as a default bank mandate for all transactions in the folio. Please provide an original cancelled cheque for the registration of the bank mandate.  
Currently, individual investors have the option of registering a maximum of five (5) bank mandates in one folio. If there are 5 bank mandates already registered and the under mentioned bank mandate is different, the SMS transaction application will be rejected.  
The investor's cheque/bank account details are subject to third party verification.
2. A mobile no. will have to be registered for availing this facility. An investor can send a transaction SMS only through the registered mobile no. with the pre-defined keywords only, after receipt of confirmation letter/ SMS intimation from IDFC MF, upon successful registration of debit mandate instructions with your bankers.
3. Currently, this facility is available for Purchases for amounts less than ₹ 1 crore. However, with further system developments, we will endeavor to enhance this limit over a period of time. Investors would be informed of the same over email/ SMS. Further, Purchase or Redemption through units cannot be requested using this facility. The minimum purchase amount in the respective plan / option of the scheme would be applicable.
4. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word or due to non-receipt of the SMS message by the RTA, I/we would not hold the user institution responsible.
5. Applicable NAV for the transaction will be dependent upon the time of receipt of the SMS message into the CAMS server and electronically time-stamped.
6. I/we will also inform IDFC Asset Management Company Ltd. about any change in my bank account number, mobile number or email id through a written request duly signed.
7. The request for transaction is to be considered as accepted only on the receipt of the confirmation SMS from CAMS on the registered mobile no. In case of non-receipt of such a mail from CAMS within a reasonable time, investors are advised to immediately call up the investor helpline on toll free nos. 1800 226622 or 1800 2 666888 to confirm the status of the transaction request.
8. In case of receipt of multiple confirmation SMSes from CAMS against a single transaction request, the same needs to be brought to the immediate attention of CAMS, IDFC AMC/Mutual Fund.
9. The AMC is offering SMS Transact with a view to accommodate / facilitate the Unitholder(s) and is as such offered at the sole discretion of the AMC. The AMC is not bound and/or obliged in any ways to give access to SMS Transact to the Unitholder(s).
10. In order to avail the Facility, the Unitholder(s) shall be required to provide Basic Information Data (BID) in this Debit Mandate or otherwise. The AMC may in its absolute discretion and in the Unitholder's interest, request the Unitholder(s) for an oral, fax or written confirmation of any Transaction request and/or any additional information with respect to the Unitholder(s). Subject to applicable laws, the AMC has the right to suspend the SMS Transact Facility for any particular Unitholder, at its sole discretion, without assigning any reasons to the Unitholder(s). This facility can be availed only for one plan / option under the scheme.
11. The AMC / IDFC MF may at its sole discretion modify / vary or suspend the SMS Transact facility in whole or in part, at any time with or without prior notice to the Unitholders, as may be deemed expedient or necessary. By agreeing to the ST Terms and Conditions, the Unitholder shall at all times be bound by any such modifications / variations or suspension to the SMS Transact facility.
12. The Unitholder(s) shall check his / her / its account records carefully and promptly. If the Unitholder(s) believes that there has been an error in any transaction using the Facility, or that an unauthorized transaction has been effected, the Unitholder(s) shall notify the AMC immediately.
13. In case of 'Single' holding folio, SMS Transact will be offered by the AMC to the sole Unitholder. [In case the mode of holding of the folio is 'Anyone or Survivor', the AMC shall offer the SMS Transact facility in favour of the first holder mentioned in the folio.]
14. In case the Unitholder is a 'minor', the legal / natural guardian shall be eligible to avail the Facility till the minor attains majority. As such the legal / natural guardian may make payments from the minor's respective bank account (or in accordance with the exceptions provided for third party payments) and the same shall be recognized by the AMC as valid payment as per the SEBI (MF) Regulations.
15. Any Transaction request on a non-Business Day will be processed on the next Business Day in accordance with the provisions provided in the SID of the Scheme and/or SAI.
16. The Unitholder(s) shall ensure availability of clear funds in their respective bank account, as specified in the Debit Mandate, at the time of requesting a Transaction using SMS Transact. The AMC / R&T shall not be held liable for any unsuccessful Transaction due to non availability of funds in the bank account of the Unitholder. The AMC / R&T shall attempt to settle the Transaction by requesting the registered bank for release of funds. However, in case of non-receipt of the funds, the Transaction shall stand cancelled and the units allotted, if any, would be reversed.
17. Requests like change in bank mandate, change of nomination, change in mode of holding, change of address or such other requests as the AMC may decide from time to time will not be permitted by using the SMS Transact facility.
18. The AMC accepts no liability whatsoever, direct or indirect, for non-compliance with the laws of any country other than the Republic of India. The mere fact that SMS Transact may be accessed by a Unitholder by sending a SMS from a country other than India, shall not be interpreted to imply that the laws of the said country supersede the ST Terms and Conditions and/or the use of SMS Transact facility. The SMS Transact facility shall be expressly governed by the ST Terms and Conditions at all times.
19. The AMC will not be liable to the Unitholder(s) for any damages whether direct or indirect, consequential or special, exemplary or punitive losses, costs or injury suffered, by the

Unitholder(s), or by others, related to the use or cancellation of SMS Transact.

20. The grant of SMS Transact facility is not transferable / assignable under any circumstances.

**Unitholders to note that by signing this Debit Mandate and/or availing the SMS Transact facility, the Unitholders also give the following confirmations, declarations and authorizations set out below and also such other confirmations, declarations and authorisations provided in the ST Terms and Conditions:**

1. The responsibility of the information provided in this Debit Mandate or any other application form for this facility solely rests with the Unitholder(s) and the AMC / IDFC MF / R&T will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data / information supplied by the Unitholder(s).
2. The Unitholder(s) agrees that in order to be eligible for SMS Transact, he / she / they would need to have a mobile phone and register their mobile phone number with the AMC. The Unitholder(s) further accepts that an application for availing SMS Transact does not automatically imply acceptance of the same by the AMC.
3. By opting for the facility, the Unitholder(s) irrevocably authorizes and instructs the AMC, the trustee company, IDFC MF R&T and their representatives, delegates and / or agents to act as his / her agent and to do all such acts as they may find necessary to provide SMS Transact facility.
4. The Unitholder(s) agrees and confirms that it shall be his/ her/ their sole responsibility to ensure protection and confidentiality of BID and any disclosures thereof shall be borne entirely at the Unitholder's risk and cost. The AMC shall be notified immediately if a record of the BID, is lost or stolen or if the Unitholder is aware or suspects another person knows or has used his/her BID without authority.
5. The Unitholder(s) agree that they shall be liable to pay all charges, fees, interests, and costs wherever applicable, which the AMC in its absolute discretion may levy with respect to the Facility.
6. The Unitholder agrees and acknowledges that any Transaction, undertaken using the Unitholder's Mobile No. shall be deemed to be that of the Unitholder.
7. The Unitholder hereby confirms, acknowledges and undertakes to make payments for Subscription of Units of the Scheme from their respective bank account(s) in compliance with applicable provisions relating to third party payments detailed in the SID / SAI and that the payment will be through legitimate sources only.
8. The Unitholder(s) shall not assign any right or interest or delegate any obligation arising from availing SMS Transact.
9. The Unitholder(s) shall take responsibility for all the transactions conducted by using SMS Transact and will abide by the record of transactions generated by the AMC and/or the R&T with respect to this facility.
10. Additionally, the Unitholder(s) confirm that the AMC, R&T or their respective delegates, shall under no circumstances be liable for any damages or losses whatsoever whether such damages or losses are direct, indirect, incidental, consequential and irrespective of whether any claim is based on loss of revenue, investment, production, goodwill, profit, interruption of business or any other loss or want character or nature whatsoever and whether sustained by the Unitholder or any other person, due to:
  - a. Disruption or non-availability of SMS Transact facility in the desired manner for reasons including but not limited to natural calamity, floods, fire and other natural disasters, legal restraints, period maintenance of servers, technical fault / error or virus, any failure of the service provider, loss or corruption of data, mobile device failure or malfunctioning, faults or failures in telecommunication network, software or hardware error or any other reason beyond the control of the AMC;
  - b. any transaction carried out in good faith by the AMC using SMS Transact based on instructions of the Unitholder(s);
  - c. any unauthorized usage / unauthorized transactions concluded by using SMS Transact;
  - d. any error, defect, failure or interruption in the provision of SMS Transact;
  - e. any negligence / mistake or misconduct by the Unitholder(s) and / or for any breach or non compliance by the Unitholder of the provisions of this SID or SAI or any other instructions provided by the AMC;
  - f. accepting instructions from the first holder in case of joint account(s) having mode of operations as 'Anyone or Survivor';
  - g. not carrying out any such instructions where the AMC has reason to believe (which decision of the AMC the Unitholder(s) shall not question or dispute) that the instructions given are not genuine or are otherwise improper, unclear, vague or raise a doubt;
  - h. carrying out a Transaction after such reasonable verification as the AMC may deem fit regarding the identity of the Unitholder(s); and
  - i. Non-compliance with the terms and conditions set out herein.
11. The Unitholder(s) shall be liable for the losses / consequences arising from any unauthorized transactions through SMS Transact or breach of terms and conditions provided herein or caused the loss by negligent actions such as not advising the AMC within a reasonable time about unauthorized access to or erroneous transactions in his account.
12. The Unitholder(s) agrees to indemnify the AMC for all liabilities, losses, damages and expenses which the AMC may sustain or incur either directly or indirectly as a result of:
  - a. any claims (including claims by third parties) for any refusal or for carrying out any Transaction by the AMC using SMS Transact based on instructions of the sole / first Unitholder(s);
  - b. any unauthorized usage / unauthorized transactions concluded by using SMS Transact;
  - c. fraud or dishonesty relating to any instruction by the Unitholder;
  - d. incorrect / erroneous information provided by the Unitholder in this Debit Mandate or any other application form submitted by the Unitholder with the AMC; and
  - e. any negligence / mistake or misconduct by the Unitholder(s) and / or for any breach or non compliance by the Unitholder of the provisions of this SID or SAI or any other instructions provided by the AMC.

**Please note -**

- a. For Purchases, SMS INV space <amount> to 56767267 and for Redemptions, SMS RED space <amount> to 56767267
- b. Investors can start using this transaction facility only after receipt of confirmation letter/ SMS from IDFC, post successful registration of debit mandate instructions with your bankers.
- c. This facility is currently available with the following banks: Axis Bank, Citibank, Standard Chartered Bank, HSBC, Kotak Mahindra Bank, State Bank of India, ING Vysya Bank & ICICI Bank.



### 3. UNIT HOLDING OPTION

Physical Mode  Demat Mode (Investors opting for units in demat form may please fill the details below. Nomination provided in Demat Account shall be considered.)

<b>DEMAT MODE</b>	<input type="checkbox"/> NSDL OR <input type="checkbox"/> CDSL	Depository Participant Name _____		
	Depository Participant (DP) ID (NSDL only)	Beneficiary Account Number (NSDL only)	Depository Participant (DP) ID (CDSL only)	
	<input type="text"/>	<input type="text"/>	<input type="text"/>	

### 4. INVESTMENT & PAYMENT DETAILS

**Type of Investment** (refer to instruction A).  Lumpsum Investment  Zero Balance Folio  
**Payment Type** (please ✓):  Self  Third Party Payment (please fill the attached 'Third Party Payment Declaration Form')  
**Scheme - IDFC Money Manager Fund - Treasury Plan Plan**  A  B  C  
**Option**  Growth  Daily Dividend  Weekly Dividend  Monthly Dividend Payout  Monthly Dividend Reinvest

<b>LUMP SUM</b>	<b>Payment Mode</b> <input type="checkbox"/> Cheque <input type="checkbox"/> Demand Draft <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer
	<b>Amount (₹) (i)</b> _____ <b>Date</b> <input type="text"/>
	<b>Account No.</b> _____ <b>Instrument No.</b> _____
	<b>Bank Name</b> _____ <b>Branch &amp; City</b> _____
	<b>Account Type</b> <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR

### 5. NOMINATION DETAILS (Mandatory information. Please select the desired option.)

I/We wish to nominate.  I/We DO NOT wish to nominate and sign here \_\_\_\_\_ 1st Applicant Signature (Mandatory)

	Nominee Name	Guardian Name (In case of Minor)	Percentage (%)	Nominee Signature
Nominee 1				
Nominee 2				
Nominee 3				
Address			<b>Total = 100%</b>	

### 6. EASY TRANSACT (for Individual investors) Access your account 24x7 / purchase / redeem / switch / download account statements online at [www.idfcmf.com](http://www.idfcmf.com)

All communications will be sent by default to the registered E-mail ID / Mobile No. In case you wish to receive physical communication please ✓   
 The PIN for online transaction access will be sent to you separately.

### 7. DECLARATION & SIGNATURES

Having read and understood the contents of the Scheme Information Documents of the Scheme(s), I/We hereby apply for the units of the Scheme(s) and agree to abide by the terms, conditions, rules and regulations governing the Scheme(s). I/We hereby declare that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/We have understood the details of the Scheme(s) & I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme(s), legally belong to me/us. In the event "Know Your Customer" process is not completed by me/us to the satisfaction of the Mutual Fund, I/We hereby authorise the Mutual Fund, to redeem the funds invested in the Scheme(s), in favour of the applicant, at the applicable MAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the Law.

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 is being recommended to me/us.

For NRIs only: I/We confirm that I am/we are Non Residents of Indian nationality / origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account.

I/We confirm that the details provided by me/us are true and correct.

First / Sole Applicant / Guardian	Second Applicant	Third Applicant	POA Holder

**Toll free 1-800-226622 / 1-800-2-666688**  
 Available between 8.00 am to 7.00 pm on business days only.

Please note our investor service email id  
**investormf@idfc.com**

**www.idfcmf.com**