

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

The SMS facility, with which you can invest in just two simple steps in all the Open-ended schemes.



**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 of the services. Post which you can start using the services under the facility through SMS.

### HOW TO TRANSACT?



To invest, SMS

INV space <amount> space <scheme code> to **56767267**



To redeem, SMS

RED space <amount> space <scheme code> to **56767267**



To Register for SIP, SMS\*

SIP space <amount> space <scheme code> to **56767267**

\*Applicable only after successful registration for purchases under SMS transact.

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.**

Distributor Code	Sub-Distributor Code	Internal Code for Sub-broker/ Employee
ARN-	ARN-	

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

Name of the first holder			
PAN no. of the first holder	Folio No.	Mobile No.	Email id
KYC Compliance	First Holder / Guardian	Second Holder	Third Holder
Status	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

**BANK DETAILS (All fields are mandatory) - Please provide original cancelled cheque for verification**

Account holder's name			
Name of the Bank, Branch and location			
Account type	Account No.	9 Digit MICR code*	RTGS / NEFT Code
<input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> Others _____			

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

**DECLARATION AND AUTHORIZATION (Please refer to item 6 of the instruction)**

I/We wish to inform the above mentioned Bank that I/We have registered with IDFC Mutual Fund for subscription to mutual fund units and payment to IDFC Mutual Fund by debit to my/our above mentioned bank account ("Account"). I/We hereby appoint IDFC Mutual Fund as my/our lawful attorney to give debit instructions to the Bank in respect of the Account. 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. If the date of debit instructions fall on a day other than a business day, such debit instructions shall be executed by the bank on the following business day and allotment of units will happen as per the terms and conditions set out in the Offer 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 debited to the Account 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 honor 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/We hereby declare that the particulars given in this form 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. I agree that I have read, understood and am bound by the contents of the instructions and terms and conditions mentioned overleaf. By signing this form, I/We confirm that I/We have read the Security and Privacy Policy of IDFC Mutual Fund which is available at [www.idfcmf.com](http://www.idfcmf.com) and agree to the collection and use of my/our personal information as provided in such policy, as it may be updated from time to time.

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.

Account Number

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Account Holder's Signature  
(As per bank records)

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

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

## INSTRUCTIONS AND TERMS AND CONDITIONS FOR SMS TRANSACT FACILITY

### 1. GENERAL INSTRUCTIONS

- (a) Please read the Statement of Additional Information (“SAI”), the Scheme Information Document (“SID”), Key Information Memorandum (“KIM”) of the relevant Schemes offered under the SMS Transact facility (collectively the “Offer Documents”) and these instructions, terms and conditions, confirmations, declarations and authorizations (“Instructions”) carefully before filling this One Time Debit Mandate Form (“Debit Mandate”).
- (b) Prospective investor(s) / Unitholder(s) proposing to avail the SMS Transact Facility (“User”) are deemed to have read and accepted the terms and conditions as stated in the Offer Documents, the Know Your Customer (KYC) norms, the Privacy and Security Policy on the website of the Mutual Fund and these Instructions, and bind themselves to the terms thereof upon signing the Debit Mandate. Users who had earlier registered for SMS Transact facility (which only covered IDFC Money Manager Fund) who have opted to avail of the services for additional schemes under this SMS Transact facility will be bound by the Instructions contained herein upon opting for this SMS Transact facility.
- (c) The AMC is offering the SMS Transact facility with a view to accommodate / facilitate the User and is as such offered at the sole discretion of the AMC. The AMC is not bound and / or obliged in any way to give access to SMS Transact facility to the User.
- (d) Once registered under the SMS Transact facility, the User would be registered for all Schemes and services (i.e. making lumpsum Purchases and SIP (wherever applicable), making Redemptions and checking account balance) covered under the SMS Transact facility. Users do not have an option to selectively choose the Scheme(s) or the services they would like to be registered under the SMS Transact facility. The Users to note that separate SMS confirmations will be sent on their registered mobile number confirming successful registration and activation of the lumpsum Purchase service, Redemption service and SIP Purchase service, where applicable. In addition, User(s) will also receive a letter from the AMC confirming activation of the services. The User will be able to transact for each of the services only after receiving the relevant registration confirmation SMS.
- (e) Transaction Charges :
  - User(s) to take note of the following guidelines pursuant to SEBI Circular No. Cir/IMD/DF/13/2011 dated August 22, 2011
    - i. The Mutual Fund shall deduct transaction charges from the subscription amount in the manner set out below. The amount so deducted shall be paid to the empanelled distributor / agent of the User (if such empanelled distributor/agent has “opted in” to receive the transaction charge) and the balance shall be invested and Units will be allotted against the net investment.
    - ii. In case of persons who have in the past invested in mutual funds, transaction charge of Rs. 100/- will be deducted for Purchases of Rs. 10,000/- and above.
    - iii. In case of persons investing in mutual funds for the first time, transaction charge of Rs. 150/- will be deducted for Purchases of Rs. 10,000/- and above.
    - iv. In case of SIPs, the transaction charge shall be deducted only if the total commitment through SIPs amounts to Rs 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 installments.
  - In case the investment amount falls below the minimum application amount due to deduction of transaction charge from the subscription amount, the requirement of minimum application amount shall not be applicable.
  - Transaction charges shall not be deducted for: (i) Purchases for an amount less than Rs.10,000/-; (ii) transaction other than Purchases switch/STP/SWP etc; (iii) Purchases made directly with the Mutual Fund (i.e. not through any Distributor/agent); and (iv) Transfer / transmission of Units/ allotment of bonus Units/ Dividend reinvestment Units will not be considered as Purchase for the purpose of levying transaction charges.
  - Please note that any transaction charges levied in the manner set out above are in addition to the existing system of commission payable to Distributors.
- (f) All sections of the Debit Mandate should be completed in English and in **BLOCK LETTERS** only. Capitalized terms not defined in these Instructions shall have the meaning ascribed to them in the SID of the relevant Scheme(s). Further, the interpretations provided in the SID would also be applicable to the disclosures provided in these Instructions.
- (g) The distributor code (ARN) as mentioned on this ‘one time debit mandate form for SMS Transaction’, would be applicable for all transactions done using the SMS transact facility. Any change in the distributor code (ARN) for SMS Transact facility would be required to be intimated, in writing, to IDFC Mutual Fund/ IDFC AMC and would be effected on a prospective basis.
- (h) The following rules will apply for processing of purchase (lumpsum and SIP) transactions
  - Distributor/ ARN code mentioned during filling the registration form for SMS Transact facility
    1. If the investment is requested in a scheme under a ‘Direct Plan’, the Distributor/ ARN code will be excluded for that transaction and units will be allotted under the ‘Direct Plan’ as requested.
    2. If the investment is requested in a scheme under a ‘Regular Plan’, the registered Distributor/ ARN code will be considered for that transaction and units will be allotted under the ‘Regular Plan’ as requested.
  - Distributor/ ARN code not mentioned (left blank or ‘Direct’ mentioned) during filling the registration form for SMS Transact facility
    1. If the investment is requested in a scheme under a ‘Direct Plan’, the units will be allotted under the ‘Direct Plan’ as requested.
    2. If the investment is requested in a scheme under a ‘Regular Plan’, the units will, by default, be allotted under the ‘Direct Plan’ of the respective scheme.

### 2. HOW TO TRANSACT?

To avail of the various services provided under this SMS Transact Facility, the User(s) are required to send an SMS with the relevant syntax (as mentioned below) to 56767267:

Type of transaction	Syntax
Lumpsum Purchase	INV space <amount> space < Scheme Code >
Redemption	RED space <amount> space < Scheme Code >
Account Balance for specified Scheme	BAL space < Scheme Code >
Account Balance of all Schemes under the folio	BAL
SIP Purchase	SIP space <amount> space < Scheme Code >

Investors can call on our toll free number 1800 2666688 or log-on to our website www.idfcmf.com under ‘ways to transact – SMS Transact’ to check/ identify the scheme code of the desired scheme/ plan/ option for which they intend to make a SMS transaction.

On receipt of a valid SMS request from the User, the User will initially receive a static SMS on the registered mobile number confirming receipt of the transaction request by the aggregator of SMS requests, and will thereafter receive another SMS on the registered mobile number confirming receipt of the request by the Registrars, whether or not the transaction is subsequently considered valid and processed by the AMC. The request for a transaction should not be considered as accepted by the AMC/Registrar until receipt of a confirmation SMS from the Registrar has been received on the registered mobile number, displaying the date, time and the amount for which the request has been received. In case of non-receipt of any of the aforesaid SMS confirmation messages within a reasonable time, User(s) are requested to immediately call the Investor Service Helpline on toll free no. 1800 2 6666 88 to confirm the status of the transaction request. Similarly, in case of receipt of multiple confirmation SMSes from the Registrar against a single transaction request, the same needs to be brought to the immediate attention of the AMC or the Registrar or the Investor Service Helpline. User(s) to note that in case of any error in the Syntax and/or the SMS Scheme Code mentioned in the SMS request, the transaction will not be processed and will be rejected.

### 3. UNITHOLDER INFORMATION

- (a) SMS Transact facility is only available to User(s) having a folio with the Mutual Fund, and who are either Resident individuals (with mode of holding of the folio as ‘single’ or ‘either or survivor’ or ‘anyone or survivor’) including minors (through guardians), sole proprietors and Hindu Undivided Family (HUF). This facility is not available to User(s) who are non-residents, NRIs, Corporates, Partnership firms and Resident individuals (with mode of holding of the folio as ‘joint’). Further, User(s) transacting through the online platforms of distributors or holding Units in demat form cannot be registered for the SMS Transact facility.
- (b) In case the User is a ‘minor’, the parents or legal guardian appointed by a court of competent jurisdiction shall be eligible to avail of the facilities till the minor attains majority. The natural/legal guardian of the minor hereby agrees to submit such details as may be specified by the AMC from time to time. Upon the minor attaining majority, the right of the parent / legal guardian to operate the said User(s) account / folio(s), shall cease and the ‘major’ User would be required to register himself afresh for availing the SMS Transact facility. The parent / legal guardian of the minor agree to indemnify the AMC against any claim made by the above minor for any transactions made by him/her on behalf of the minor.
- (c) In case of ‘single’ holding folio, SMS Transact facility will be offered to the sole User. In case the mode of holding of the folio is ‘Anyone or Survivor’ or ‘Either or Survivor’, the AMC shall offer the facility in favour of the first holder

mentioned in the folio.

- (d) User(s) should specify their full name, PAN details, folio no, mobile number and email address in the ‘Unitholders Information’ section in the Debit Mandate. User’s name should match with the details in the existing folio, failing which the Debit Mandate is liable to be rejected.
- (e) User(s) are required to specify in the Debit Mandate whether or not they are KYC Compliant by ticking the relevant check box. User(s) who are not KYC Compliant are required to submit the KYC Application Form (available on our website www.idfcmf.com) along with this Debit Mandate and carry out the KYC process including in-person verification (“IPV”) with any SEBI registered intermediaries including the Mutual Fund. User(s) who are not KYC Compliant at the time of submission of the Debit Mandate will be registered for SMS Transact facility only after completion of all KYC formalities and the User being categorized as being KYC Compliant. In the event that the User(s) do not satisfy the KYC requirements of the AMC, they will not be permitted to avail the SMS Transact facility. KYC failed cases are currently not eligible to be registered for this SMS Transact facility. Decisions of the AMC with regards permitting the User(s) to avail SMS Transact facility shall be final and binding upon them. Debit Mandate not complying with the above requirement will not be accepted/processed.
- (f) The mobile number and email address specified in the Debit Mandate will be registered for availing this SMS Transact facility and such details will supersede corresponding existing details (if any) for the User(s) folio. An User can undertake transactions under the SMS Transact facility only through the registered mobile no for the purpose of this facility. Only one folio can be tagged to one mobile number and once a mobile number is registered for one folio, the same mobile number cannot be re-registered against another folio in the Mutual Fund. Further, only one mobile number can be registered against one folio.

### 4. FUND OPTION

Investors can use this facility for all the eligible and live open-ended schemes (currently available and launched in future) of IDFC Mutual Fund.

If the User has existing units in the same folio under the Scheme(s) covered under this SMS Transact facility under the Dividend Option with a different sub-option (i.e. payout or reinvest), the existing sub-option would be substituted with the sub-option selected in the Debit Mandate, for that folio. In a subsequent Purchase transaction through a mode other than a SMS transaction, if the User selects a different sub-option under the folio, such new sub-option will substitute the earlier selected sub-option, including the one registered for the SMS Transact facility.

The User(s) understands that the AMC may, at its sole discretion decide to make available additional Schemes under the SMS Transact facility. The User(s) acknowledges and agrees to be bound by the terms and conditions of this SMS Transact facility for such additional Schemes that the AMC may make available from time to time.

### 5. BANK DETAILS

- (a) User(s) proposing to undertake purchase transactions through the SMS Transact facility must have a bank account with any one of the eligible banks. The Mutual Fund / AMC reserves the right to remove or add any bank as an eligible bank at any time without giving any prior notice to the User(s). User(s) will have to register a single bank mandate which will be debited towards subscription of unit(s) of Scheme(s) (“Purchase”) undertaken through SMS Transact facility. Relevant information in the ‘Bank Details’ section should be filled in and an original cancelled cheques of such a bank account should be provided along with the Debit Mandate for verification and registration of bank mandate. The bank mandate mentioned in the Debit Mandate is limited/ applicable only for Purchases through SMS Transact facility and will not be added to the bank master for transactions through other modes, in the folio. User(s) can make payments for Purchases under the SMS Transact facility only from their respective bank account(s). Third party payments are not permitted.

Eligible Banks for Purchases through SMS Transact	SCB, ICICI Bank, HSBC, Kotak Mahindra Bank, SBI, ING Vysya Bank, Citibank and Axis Bank
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- (b) User(s) not providing information in the ‘Bank Details’ section or not having an account with any of the eligible banks can still be eligible to avail the Redemption facility through SMS Transact with the existing default bank mandate registered in the folio. The Redemption proceeds will continue to get credited/ paid out to the existing default bank mandate registered in the folio as per the Registrars records and is independent of the bank mandate registered for the SMS transact facility. In such cases, the ‘Bank Details’ section and the ‘Authorization of the Bank Account Holder’ section are not required to be filled-in and must be kept blank.
- (c) Any change of bank mandate in the folio submitted subsequently, will not impact/ alter the bank mandate, default or otherwise, registered for Purchases under the SMS Transact facility. In case the User(s) desire to change their bank mandate for Purchases under SMS Transact facility, they will have to de-register the existing SMS Transact registration and re-register with the new bank mandate by filling up a fresh Debit Mandate. A notification of such mandate change should also be separately sent to the new bank by the User(s).

### 6. DECLARATION AND AUTHORISATION OF THE USER

- (a) All signatures should be in English or in any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases must be attested by a magistrate, notary public or special executive magistrate under his / her official seal. Applications by minors should be signed by their guardians. If you are investing through your constituted attorney, please ensure that the POA document is signed by you and your constituted attorney. The signature in the Debit Mandate, then, needs to clearly indicate that the signature is on your behalf by the constituted attorney.
- (b) User(s) entering relevant details in the ‘Bank Details’ section are also required to sign in the ‘Authorization of the Bank Account’ section in the order in which the bank account is held and the manner in which their signatures appear on bank records.
- (c) User(s) who have not provided information in the ‘Bank Details’ section and are only availing the Redemption facility through SMS Transact, will be only bound by the declarations and authorizations set out in the second paragraph of this section upon signing the signature block in this section.

### 7. OTHER TERMS AND CONDITIONS

- (a) Currently, each Purchase transaction under the SMS Transact facility is restricted up to a monetary limit of less than Rs one crore per transaction. However, with further system developments, the AMC would endeavor to enhance such limit over a period of time. Notification of such enhanced limits would be informed in accordance with the requirements under the Regulations. The minimum Purchase amount (lumpsum and SIP) in the respective Option of the Scheme would be applicable. There are no restrictions on the number of transactions which a User can do in one folio on a single day. The User can make multiple Purchases if required in a single day. Users submitting multiple requests in any of the Income and Equity Schemes, which aggregates to Rs. 2 lakhs or above, and in Liquid Schemes irrespective of the amount, from various modes of application, are requested to read the Applicable NAV section in the SID of the relevant Scheme(s). There is no restriction on number of Redemption requests that can be undertaken in a single day, subject to the minimum Redemption amount criteria and the minimum balance requirement (as applicable), details of which are provided in the SID of the relevant Scheme(s).
- (b) SIP (available only for investors who have successfully registered for SMS Purchases): Users who are have received the SIP Purchase registration confirmation SMS from CAMS/ Registrars can initiate SIP Purchases in any of the Schemes offered under the SMS Transact facility by sending the prescribed SMS with the relevant SIP amount and scheme code to 56767267. Users are requested to refer to the SID of the relevant Scheme(s) for details on the minimum initial lumpsum investment amount to commence the SIP and the minimum installment amount. The default date for SIP installment would be on the 10th of every month, or the subsequent Business Day if the 10th is a non-Business Day. On receipt of the SMS for starting SIP, the first SIP will be triggered on the 10th of the month immediately following the date of receipt of the SMS. Thereafter, it will automatically be triggered on every 10th of the subsequent month. The SIP would be open-ended (i.e. a perpetual SIP – till Dec 2099) which can be discontinued by the User at any time by sending a written request to the Registrar/AMC. User(s) to note that SIP registration will be cancelled and SIP will be discontinued in case of 3 consecutive reversals for non-receipt of funds by the Scheme (including offline SIPs). The default syntax would be SIP space <amount> space <scheme code >.
- (c) Applicable NAV : Investments in any Scheme (other than a liquid Scheme) would be aggregated at a Portfolio level based upon the PAN of the User, irrespective of the time or mode of receipt on the application on any given business day. In case such investments in Income and Equity Schemes aggregate to Rs. 2 lakhs or above (irrespective of the amount for investments in the case of Liquid Schemes), the closing NAV of the day on which the funds for the entire amount of subscription/Purchase (including switch ins) as per the application(s) are credited to the bank account of the respective Scheme before the cut-off time i.e. available for utilization before the cut off time, shall be applicable.
  - User(s) to note that Redemption transactions under the SMS Transact facility will be processed at the Applicable NAV applicable at the time of receipt of the SMS instruction by the Registrar. Users are requested to refer the SID of the relevant Scheme(s) for further details on the Applicable NAV applicable for Purchase transactions (lumpsum and SIP). Users to note that each Purchase and Redemption request is however subject to acceptance of the transaction request by the AMC/Registrar. Electronic time stamping of such SMS instruction by the Registrar shall be deemed to be in accordance with the requirements under the Regulations. The time and date recorded by the server of the Registrar will be treated as the time and date for the submission of the Purchase/Redemption request.
- (d) At the time of requesting a Purchase transaction (lumpsum and SIP) under this facility, availability of clear funds should be ensured in the bank account specified in the Debit Mandate. The AMC / Registrar not to be held liable



for any unsuccessful transaction due to non-availability of funds in the bank account of the User(s). The AMC / Registrar shall attempt to settle the transaction by requesting the registered bank for release of funds. However, in case of non-receipt of funds, the transaction shall stand cancelled and the units allotted, if any, would be reversed.

- (e) All allotments of Units will be provisional, subject to realization of payment and other information as required by the AMC in a form satisfactory to the AMC, failing which the Mutual Fund / AMC reserve the right to reject the application and refund the Purchase amount or if Units have been allotted, freeze the folio or reverse the units or Redeem the Units at Applicable NAV (at applicable Exit Load, if any) and in such a case the Mutual Fund / AMC will not be responsible for any consequence therefrom.
- (f) 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.
- (g) If any transaction under the SMS Transact facility is delayed or not effected at all for reasons of incomplete or incorrect information/entry or due to non-receipt of SMS by the service provider or the Registrar, the User(s) will not hold the AMC, the Mutual Fund, its agents or service providers responsible.
- (h) User(s) acknowledges that if any third person obtains access to the mobile phone bearing the registered mobile number, such third party would be able to undertake transactions under the SMS Transact facility in the folio. Whilst the AMC shall aim to provide security to prevent any unauthorized access, there cannot be any guarantee from such frauds, hacking and other actions, which could affect the electronic instructions to the AMC.
- (i) The User has to immediately notify the AMC/Mutual Fund on toll-free number 1800 2 6666 88 followed by email from his registered email address informing of the loss or change in mobile number, to enable the AMC/Mutual Fund to de-register the folio mapped to the mobile number for SMS Transact facility.
- (j) Requests like change in bank account details/mandates (other than under this facility), 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. User(s) should submit relevant request forms available with the ISCs/our website [www.idfcmt.com](http://www.idfcmt.com) for such requests.
- (k) The User agrees that the AMC / the Mutual Fund has the sole discretion at any time to restrict or permit a particular set/class of User(s) from availing the SMS Transact facility.
- (l) In order to avail the SMS Transact facility, the User(s) are required to provide certain data in the Debit Mandate or otherwise. The AMC may in its absolute discretion and in the User's interest, request the User(s) for an oral, fax or written confirmation of any transaction request and/or any additional information with respect to the User(s). The AMC shall not be bound to act on any SMS instructions received until such oral, fax or written confirmation and/or any additional information in a form and manner acceptable to the AMC is received. However, the AMC shall have no obligation to check or verify the authenticity or accuracy of the fax confirmations purporting to have been sent by the User(s) and may act thereon as if the same had been duly given. If for any reason, the AMC is not satisfied with the replies of the User(s), the AMC has, at its sole discretion, the right to refuse to suspend SMS Transact facility, without assigning any reasons to the User(s). The User(s) shall ensure that the details provided to the AMC are complete, true, accurate and as at the date of submission. The AMC shall be notified immediately if the User is aware or suspects another person knows or has used his/her/their data without authority, and the AMC/Mutual Fund will not be liable for any loss caused to the User on account of any mis-use of the data by such other person. Subject to applicable laws, the AMC has the right to suspend the SMS Transact facility for any particular User(s), at its sole discretion, without assigning any reasons to the User(s).
- (m) The User(s) understands that the data / information provided by him / her / them pursuant to dealing with the AMC / Mutual Fund could be dealt/shared by the AMC with the Sponsor or its associates, Trustee Company, Registrar, banks and / or authorized external third parties who are involved in transaction processing, dispatches, etc. of the Scheme or who have been appointed by the Trustees/AMC to provide services to the Scheme, distributors or sub-brokers or any other persons for compliance with any legal or regulatory requirements or directives or to verify the identity of User(s) for complying with anti-money laundering requirements or for prevention of fraud purposes in accordance with the Privacy and Security Policy of the Mutual Fund which is available on its website [www.idfcmt.com](http://www.idfcmt.com).
- (n) The AMC / Mutual Fund 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 User(s), as may be deemed expedient or necessary. By agreeing to these instructions, the User(s) shall at all times be bound by any such modifications / variations or suspension to the SMS Transact facility.
- (o) The User(s) shall check his / her / it's account records carefully and promptly. If the User(s) believes that there has been an error in any transaction using the facility, or that an unauthorized transaction has been effected, the User(s) shall notify the AMC immediately. The AMC shall endeavor to rectify the error. While the AMC will take all reasonable steps to ensure accuracy, the AMC is not liable for any error. If the User(s) defaults in intimating the alleged discrepancies in the statement within a period of thirty (30) days of receipt of the statement, he / she / it waives all his rights to raise the same against the AMC, unless the discrepancy / error is apparent on the face of it.
- (p) Providing SMS Transact facility shall not be considered as solicitation to buy or an offer to sell or recommendation for a security or any other product or service, to any person in any jurisdiction where such solicitation, offer, recommendation, purchase or sale would be unlawful under the laws of that jurisdiction.
- (q) 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 the SMS Transact facility may be accessed by a User(s) 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 Instructions and/or the use of SMS Transact facility. The SMS transact facility shall be expressly governed by these Instructions at all times.
- (r) The AMC will not be liable to the User(s) for any damages whether direct or indirect, consequential or special, exemplary or punitive losses, costs or injury suffered, by the User(s), or by others, related to the use or cancellation of SMS Transact facility.
- (s) The grant of SMS Transact facility is not transferable / assignable under any circumstances.

**User(s) to note that by signing this Debit Mandate and/or availing the SMS Transact facility, the User(s) also give the following confirmations, declarations and authorizations set out below:**

1. The responsibility of the information provided in this Debit Mandate or any other application form for this SMS Transact facility solely rests with the User(s) and the AMC / Mutual Fund / Registrar 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 User(s).
2. The User(s) agrees that in order to be eligible for SMS Transact, he/she/they would need to have a mobile phone handset and register their mobile phone number with the AMC. The User(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 SMS Transact facility, the User(s) irrevocably authorizes and instructs the AMC, the Trustee Company, the Mutual Fund, Registrar 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 to the User.
4. The User(s) agree and confirm that they will promptly inform the AMC/Registrar in writing of any change in the bank account number, mobile number or email address provided in the Debit Mandate.
5. The User(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 SMS Transact facility from time to time.
6. The User(s) agrees and acknowledges that any transaction, undertaken using the User's mobile number shall be deemed to be that of the User(s). The User(s) agrees to not let any unauthorized person have access to the mobile phone handset bearing the registered mobile number or leave such mobile phone handset unattended and the responsibility of safeguarding the mobile phone handset from such misuse is solely of the User.
7. The User(s) confirms that he/she is aware that the Transaction can be effected only through the use of mobile number registered with the AMC. The User(s) shall take responsibility for all the transactions conducted by using SMS Transact facility and will abide by the record of transactions generated by the AMC and/or the R&T with respect to this facility. The User(s) will not request/demand any evidence or proof for the transaction and acknowledges and agrees that, the audit trail leading to the confirmatory SMS would be conclusive proof with respect to processing of the transaction(s), including details relating to time stamping. Applicable NAV applicable to the transaction, etc. and the same may be used as evidence in any proceedings, and the User(s) unconditionally waives all objections in this behalf.
8. All correspondence/communication in respect of the folio(s) will be sent by the AMC / Registrar at the registered address/email address/ registered mobile number provided by the User(s).
9. The User(s) hereby confirms, acknowledges and undertakes to make payments for the Purchase from their respective bank account(s) (and not by way of third party payments) and that the payment will be through legitimate sources only.

10. Payment for the transaction request shall be through a payment gateway of the investors bank and the AMC / Mutual Fund / Registrar will not be liable for any failures in the link or for any fraud (either at the payment gateway's end and / or the bank's end) that could take place at the time of making payment. The User(s) undertakes to inform either the AMC or the Registrar immediately in case his / her / their bank account is debited but corresponding Units are not allotted.

11. The User(s) shall not assign any right or interest or delegate any obligation arising from availing SMS Transact facility.
12. The User(s) confirm that the information provided in the Debit Mandate, KYC Application Form and all other documentation provided/communicated to the AMC is true, accurate and correct. The User(s) acknowledge their responsibility for information provided in the Debit Mandate, SMS requests or otherwise solely rests with the User(s). As such the AMC / Registrar will not be responsible or liable for any loss, claims, liability which may arise on account of any incorrect and/or erroneous information provided by the User(s) in such form, documents or mediums.
13. The User(s) agree and confirm that if at any stage the information provided is found to be incorrect / false / erroneous, the AMC / Registrar reserves the right to, at its sole discretion, reject the Debit Mandate and refund the Purchase amount or if Units have been allotted, freeze the folio or Redeem the Units at Applicable NAV (at applicable Exit Load, if any) and in such a cases the decision of the AMC / Registrar shall be final and binding on the User(s) and the Mutual Fund / AMC will not be responsible for any consequence there from.
14. The User(s) understand that there will be no obligation on the AMC to ensure support all versions of software's if the same is required availing the SMS Transact facility. The User(s) shall be responsible for upgrading any software, hardware and the mobile phone from time to time so as to be compatible with that of SMS Transact facility. The AMC shall be at liberty to change, vary or upgrade its software, hardware, operating systems etc. from time to time and shall be under no obligation to support the software, hardware, mobile phone of the User(s). The SMS Transact facility can work differently on different handsets depending on the make of the handset and the service provider.
15. The Debit Mandate shall be governed by and construed in accordance with Laws of India and the User hereby irrevocably consents to the exclusive jurisdiction and venue of Courts in Mumbai, Maharashtra, India in all disputes arising out of or relating to the use of SMS Transact facility. If any part of these Instructions are determined to be invalid, unlawful, void or unenforceable pursuant to applicable law including, but not limited to the liability limitations set forth below, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the same shall not affect the validity and enforceability of the remaining provisions which shall continue to be in force and effect. 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 the SMS Transact facility can be accessed by Users in a country other than India shall not be interpreted to imply that the laws of the said country govern these Instructions and/or the use of the SMS Transact facility.
16. The User(s) acknowledges that SMS Transact facility entails risks which would inter alia include the following, for which the AMC shall not be responsible or liable:
  - Telecom frauds: Transmission of SMS per se is susceptible to frauds, misuse, hacking and other actions, which could affect the electronic/SMS instructions to the AMC. Whilst the AMC shall aim to provide security to prevent the same, there cannot be any guarantee from such frauds, hacking and other actions that could affect the electronic/SMS instructions to the AMC.
  - Technology Risks: The technology or Software (if any) for enabling SMS Transact facility provided by the AMC / its Registrars/ Service Provider could be affected by virus or other malicious, destructive or corrupting code, program or macro or any other reasons not attributable to the AMC/its Registrars/ Service Providers. It may also be possible that the servers of the AMC/ its Registrars/ Service Providers may require maintenance and during such times it may not be possible to process the request of the User(s). This could result in delays in the processing of instructions or failure in processing of instructions and other such failures and inability.
17. Additionally, the User(s) confirm that the AMC, Registrar or their respective delegates, agents, representatives or service providers, 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 User(s) or any other person, due to:
  - a. Error, defect, failure, interruption, disruption or non-availability of SMS Transact facility in the desired manner for reasons including but not limited to cancellation of the SMS Transact facility, 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 User(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 User(s) and / or for any breach or non compliance by the User(s) 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' or "Either or Survivor";
  - g. not carrying out any such instructions where the AMC has reason to believe (which decision of the AMC the User(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 User(s); and
  - i. Non-compliance with the instructions, terms and conditions, confirmations, declarations or authorizations set out in the Debit Mandate.
  - j. any system failure of the concerned bank through which the User has availed this facility;
  - k. Disclosing or failing to take all reasonable steps to prevent disclosure of the access details to anyone and/or failing to advise the AMC of such disclosure within reasonable time; and
  - l. Not advising the AMC within reasonable time of unauthorized access to or erroneous transactions in their respective account(s).
  - m. Breach of any Instructions provided in the Debit Mandate.
18. The User agrees and acknowledges that any transaction request sent by the User will not be considered as accepted by the AMC/Registrar until the User receives a confirmation SMS from the Registrar on the registered mobile number, displaying the date, time and the amount for which the request has been received or a rejection SMS informing the User rejection of his/her SMS request. The User further acknowledges that the AMC/Registrar has the sole discretion to accept or reject any transaction request for any reason whatsoever (including insufficiency of funds/units in the bank account/folio of the User). The AMC/Mutual Fund will not be liable for any loss, damage or expense incurred by the User on account of the time at which the confirmation SMS/rejection SMS is sent by the Registrar on the registered mobile number of the User.
19. The User(s) shall be liable for the losses / consequences arising from any unauthorized transactions through SMS Transact or breach of instructions provided in this Debit Mandate 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/her/its account.
20. The User(s) agrees to indemnify the AMC for all liabilities, losses, damages and expenses which the AMC/Mutual Fund/Registrar 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 User(s);
  - b. any unauthorized usage / unauthorized transactions concluded by using SMS Transact;
  - c. fraud or dishonesty relating to any instruction by the User(s);
  - d. Non-compliance with the terms and conditions set out herein.
  - e. inaccurate/incorrect information given by the software used for undertaking SMS Transact transactions;
  - f. incorrect / erroneous information provided by the User(s) in this Debit Mandate or any other application form submitted by the User(s) with the AMC; and
  - g. Any negligence / mistake or misconduct by the User(s) and / or for any breach or non compliance by the User(s) 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> space <Scheme Code>, for Redemptions - SMS RED space <amount> space <Scheme Code> and for SIP - SMS SIP space <amount> space <Scheme Code> to 56767267.
- b. Investors can start using this transaction facility only after receipt of confirmation letter/SMS from IDFC for the respective facility i.e. Purchase/Redemption/SIP.
- 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.