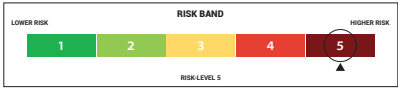
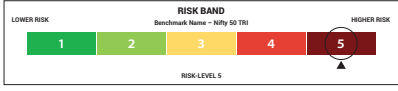


KEY INFORMATION MEMORANDUM AND APPLICATION FORM

DIVINITI EQUITY LONG SHORT FUND

(An open-ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments)

Scheme Code: DELS/O/E/ELSF/25/10/0001/ITIM

This product is suitable for investors who are seeking*:	Risk Band	Benchmark Risk Band
<ul style="list-style-type: none"> Capital appreciation over long term Investments in a diversified portfolio consisting of equity and equity related instruments across market capitalization. <p><i>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</i></p>		<p>Nifty 50 (TRI) Index</p> 

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the investment strategy characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Offer for Units of Rs. 1000 each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices.

New Fund Offer opens on	New Fund Offer closes on	Investment strategy opens for continuous sale and repurchase not later than
November 10,2025	November 24, 2025	Within 5 business days from the date of allotment

Name of SIF	Diviniti SIF
Name of Mutual Fund	ITI Mutual Fund
Name of Asset Management Company	ITI Asset Management Limited
Name of Trustee Company	ITI Mutual Fund Trustee Private Limited
Registered Office of the entities	36, ITI House, Dr. R K Shirodkar Marg, Parel, Mumbai 400 012.
Website	https://sif.itiamc.com

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

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

Investors are advised to note that investments in Specialized Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility. Please read all investment strategy related documents carefully before making the investment decision.

This Key Information Memorandum is dated October 23, 2025.

DIVINITI EQUITY LONG SHORT FUND - Key Information Memorandum

Investment Objective	<p>To generate long-term capital appreciation from a diversified portfolio that dynamically invests in equity and equity-related securities, including limited short exposure in equity through derivative instruments of companies across various market capitalisation.</p> <p>However, there can be no assurance that the investment objective of the Investment strategy would be achieved.</p>														
Asset Allocation Pattern of the Investment Strategy	<p>Under normal circumstances, the asset allocation pattern will be as follows:</p> <table border="1" data-bbox="355 353 1487 573"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of net assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Investment in equity and equity related instruments (including unhedged short exposure mentioned below indicative table)</td> <td>80</td> <td>100</td> </tr> <tr> <td>Debt and Money Market Instruments</td> <td>0</td> <td>20</td> </tr> <tr> <td>Units issued by REITs and InvITs</td> <td>0</td> <td>20</td> </tr> </tbody> </table> <p>The Investment Strategy may also take exposure to:</p> <p>Securitized debt up to 20 % of debt portfolio of the Investment Strategy. The Investment Strategy will not invest in foreign securitized debt.</p> <p>The Investment Strategy will invest in Overseas securities / Overseas ETFs during NFO and on an ongoing basis. The Investment Strategy may invest an amount of US \$ 50 million in foreign securities and US \$ 20 million in overseas ETFs each as permitted by RBI/SEBI from time to time within a period of 6 months from the NFO closure date. Subject to guidelines laid down by SEBI in Clause 12.19 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds</p> <p>On an ongoing basis, Subject to guidelines laid down by SEBI in Clause 12.19 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds, the Investment Strategy may make investments in overseas securities (i.e. ADRs, GDRs etc.) upto the headroom available without breaching the overseas investments limits, at the Mutual Fund level. Further, pursuant to SEBI letter dated March 19, 2024, the subscription to the Investment Strategies investing in Overseas ETFs will be temporarily suspended in order to avoid breach of industry-wide limits for investment in overseas ETFs till any further communication is received from SEBI / AMFI in this regard.</p> <p>The Investment Strategy will invest upto 10% of Fixed Income assets of the Investment strategy in instruments having special features as stated in SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time. The Investment Strategy may invest in Additional Tier 1 (AT1) and Tier 2 (AT2) bonds issued by high quality banks under the BASEL III framework. The investment shall adhere to the SEBI guidelines as amended from time to time.</p> <p>The Investment Strategy may undertake repo/reverse repo transactions in Corporate Debt Securities in accordance with the directions issued by RBI and SEBI from time to time.</p> <p>In addition to the instruments stated in the table above, the Investment strategy may enter into repos/ reverse repos as may be permitted by RBI. From time to time, the Investment strategy may hold cash. A part of the net assets may be invested in the Tri party Repos on Government securities or treasury bills (TREPS) or repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements, subject to approval, if any</p> <p>The Investment strategy may engage in Short Selling of securities in accordance with the framework relating to Short Selling and securities lending and borrowing specified by SEBI. The Investment strategy shall not deploy more than 25% of its net assets in securities lending and not more than 5% of the net assets of the Investment strategy will be deployed in securities lending to any single counterparty.</p> <p>The Investment strategy shall invest in Debt instruments having Structured Obligations/ Credit Enhancements in accordance with provisions of SEBI Master Circular for Mutual Funds dated June 27, 2024. The same are currently as below:</p> <p>The investment of the Investment strategy in the following instruments shall not exceed 10% of the debt portfolio of the Investment Strategy and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Investment strategy:</p> <ul style="list-style-type: none"> -Unsupported rating of debt instruments (i.e. without factoring in credit enhancements) is below investment grade; and -Supported rating of debt instruments (i.e. after factoring in credit enhancement) is above investment grade. <p>For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.</p> <p>Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. As per SEBI Circular dated September 20, 2024 , the exposure in Credit Default Swaps should not exceed 10% of AUM of the Investment Strategy and shall be within the overall limit of derivatives exposure.</p>	Instruments	Indicative allocations (% of net assets)		Minimum	Maximum	Investment in equity and equity related instruments (including unhedged short exposure mentioned below indicative table)	80	100	Debt and Money Market Instruments	0	20	Units issued by REITs and InvITs	0	20
Instruments	Indicative allocations (% of net assets)														
	Minimum	Maximum													
Investment in equity and equity related instruments (including unhedged short exposure mentioned below indicative table)	80	100													
Debt and Money Market Instruments	0	20													
Units issued by REITs and InvITs	0	20													

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The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, REITs/INVTs, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the Investment Strategy. Further, the gross exposure limit will not include cash and cash equivalents having residual maturity of less than 91 days (government securities, repo on government securities and treasury bills).

As per the regulatory requirement, the Investment Strategy may deploy NFO proceeds in Tri Party repo before the closure of NFO period. However, the AMC shall not charge any investment management and advisory fees on funds deployed in Tri Party repo during the NFO period.

As Per SEBI Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025, the AMC will deploy the funds garnered in an NFO within 30 business days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, will be placed before the Investment Committee of the AMC. The Investment Committee will examine the root cause for delay in deployment and may extend the timeline by 30 business days.

Pending deployment of funds in securities in terms of investment objective of the Investment Strategy, the AMC may park the funds of the Investment Strategy in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024 as may be amended from time to time.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending	Upto 25% of net assets in securities lending and not more than 5% of net assets will be deployed with single intermediary.	SEBI Master circular dated June 27, 2024 – Clause 12.11-Stock Lending scheme
2.	Derivatives	Upto 100% of the net assets	SEBI circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2025/26 dated February 26, 2025
2 a	Equity / Debt Derivatives for hedging purpose (through index futures, stock futures, index options, stock options for strategies such as cashfuture arbitrage, covered calls etc.)	Equity Derivatives - Upto 100% of equity allocation Debt Derivatives - Upto 100% of debt allocation	
2b	Naked Derivatives (shorts) for non hedging purpose	Upto 25% of the net assets	
3.	Securitized Debt	Upto 20% of the of debt portfolio of the Investment Strategy excluding foreign securitized debt.	SEBI Master circular dated June 27, 2024 – Clause 12.15-Investment restrictions for securitized debt
4.	Overseas Securities	NFO : US \$ 50 million in foreign securities and US \$ 20 million in overseas ETFs, subject to guidelines laid down by SEBI. Further, the limits shall be valid for a period of six months from the date of closure of NFO Ongoing period : the investment in foreign securities shall not exceed 35% of its total assets of the Investment Strategy or residual regulatory limit, whichever is lower.	SEBI Master circular dated June 27, 2024 – Clause 12.19-Overseas investment
5.	REITs and InvITs	Upto 20% of the net assets of the Investment Strategy	Regulation 49AA (4) of SEBI Mutual Fund Regulations.
6.	Debt instruments with special features (AT1 and AT2 Bonds), structured obligations, credit enhancements	Upto 10% of net assets of the Investment Strategy	SEBI Master circular dated June 27, 2024 – Clause 12.2-Investment in instruments having special features

DIVINITI EQUITY LONG SHORT FUND - Key Information Memorandum

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
7.	Repo / reverse repo in Corporate debt securities	The gross exposure of the Investment Strategy to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the Investment Strategy or such higher limit as may be specified by SEBI	SEBI Master circular dated June 27, 2024 – Clause 12.18-Participation of mutual funds in repo in corporate debt securities
8.	Credit Default Swap	Upto 10% of AUM of the Investment Strategy and shall be within the overall limit of derivatives exposure	SEBI Master circular dated June 27, 2024 – Clause 12.28-CDS-mutual funds as users (protection buyers)
9.	Short term deposits with scheduled commercial banks	Upto 15% of net assets, which can be extended to 20% with Trustees approval	SEBI Mutual Funds Master circular dated June 27, 2024 – Clause 12.16-Investment in short term deposits of scheduled commercial banks
10.	Debt Instruments with SO / CE	Upto 10% of net assets of the Investment Strategy	SEBI Master circular dated June 27, 2024 – Clause 12.3- Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements.
11.	Investment in Units of Mutual Fund	• upto 5% of the net assets of the Investment Strategy	Clause 4 of Seventh Schedule of SEBI Mutual Funds Regulations, 1996
12.	Tri party Repo	Allocation may be made to TREPS for any amounts that are pending deployment or on account of any adverse market situation.	--

The Investment Strategy will not invest in following securities:

Sr. No.	Securities
1.	Fund of Funds scheme
2.	Foreign Securitized Debt

*The Investment Strategy may use derivatives for purposes as may be permitted from time to time and in accordance with Para 12.25 of SEBI Master Circular dated June 27, 2024.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers, and placements. The securities could be listed / to be listed, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

There can be no assurance that the investment objective of the Investment Strategy will be realized. The Investment Strategy will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

Change in Investment Pattern & Portfolio rebalancing

Rebalancing due to Short Term Defensive Consideration: Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per para 1.14.1.2 of SEBI Master Circular on Mutual Funds dated June 27,2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Rebalancing due to Passive Breaches: Further, as per para 2.9 of SEBI Master Circular on Mutual Funds dated June 27,2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Investment Strategy within 30 Business Days. In case the portfolio of the Investment Strategy is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. In case the portfolio of Investment Strategy is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:

- I. not be permitted to launch any new Investment Strategy till the time the portfolio is rebalanced.
- II. not to levy exit load, if any, on the investors exiting such Investment Strategy(s).

Please refer to the Investment Strategy Information Document of the investment strategy for further details.

DIVINITI EQUITY LONG SHORT FUND - Key Information Memorandum

Investment Approach	<p>There will be no particular bias towards any market cap size or any sector. The universe of stocks is carefully selected to include companies having a robust business model and enjoying sustainable competitive advantages as compared to their competitors. The Investment strategy may also invest a certain portion of its corpus in debt and money market securities. Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook.</p> <p>A portion of Investment Strategy may also be invested in IPOs and other primary market offerings that meet the Investment Strategy's investment criteria.</p> <p>The Investment Strategy will have an actively managed investment strategy. The portfolio will be built utilising a bottom-up stock selection process, focusing on appreciation potential of individual stocks from a fundamental perspective amongst other variables considered for the same.</p> <p>For more details, please read Investment Strategy Information Document.</p>
Risk Profile of the Investment Strategy	<p>SIF Units involve investment risks including the possible loss of principal. Please read the ISID carefully for details on risk factors before investment.</p> <p>Investment Strategy specific Risk Factors are summarized below:</p> <p>Risks associated with investing in Equities and Equity related Securities</p> <p>Investments in equity and equity related securities involve a degree of risk and investment strategies should not invest in equity schemes unless they afford to take the risk of losing their investment.</p> <p>Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. Volatility in the capital markets, changes in policies of the Government, taxation laws or any other political and economic development may negatively affect the prices of the securities invested in by the Investment Strategy. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of the investments. The Investment Strategy may inter-alia also may be exposed to the risk arising from over exposure to few securities/issuers/sectors.</p> <p>Risks associated with investing in debt and / or Money Market Securities/ Units of Liquid / Money Market/ Debt Mutual Fund Schemes:</p> <p>The NAV of the Investment strategies, to the extent invested in Debt and Money Market securities, will be affected by changes in the interest rates due to various factors such as government borrowing, inflation, economic performance etc. The NAV of the Investment strategies is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates. Investments in Fixed Income securities may inter-alia carry Re-investment Risk, Spread Risk, Credit/Default Risk, Liquidity Risk, Prepayment Risk, etc.</p> <p>Risks associated with investments in Derivatives</p> <p>Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.</p> <p>Risks associated with investing in repo transactions in corporate bonds:</p> <p>The market for the aforesaid product is illiquid. Hence, repo obligations cannot be easily sold to other parties. If a counterparty fails, the Investment Strategy would have to take recourse to the collateral provided. If a counterparty fails to repay and the value of the collateral falls beyond the haircut, then the Investment Strategy would be exposed to a loss of interest or principal.</p> <p>Further, if the Investment Strategy needs to take recourse to the debt securities provided as collateral, and the issuer of the debt securities makes a default, the investment strategy may lose the whole, or substantial portion of the amount. This risk is somewhat mitigated by the fact that only bonds which have credit rating of AA and above can be accepted as collateral for repo transactions.</p> <p>Risks associated with investing in Securities Segment and Tri-party Repo trade settlement</p> <p>The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time i.e. in the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the Investment Strategy may lose an amount equivalent to its contribution to the default fund.</p> <p>Risk factors associated with investments in REITs and InvITs;</p> <p>Investment in REITs and InvITs carry Liquidity Risk, Re-investment Risk, Price Risk, Interest Rate Risk, Credit Risk, Regulatory/Legal Risk etc.</p>

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	<p>Risks associated with transaction in Units through stock exchange(s):</p> <p>In respect of transaction in Units of the Investment Strategy through BSE and / or NSE (applicable to the facility to transact in the Units of the Investment strategy through the Stock Exchange mechanism provided by the AMC), allotment and redemption of Units on any Business Day will depend upon the order processing/ settlement by BSE and / or NSE and their respective clearing corporations on which the Fund has no control.</p> <p>Risks associated with Restrictions on Redemption:</p> <p>The Trustee and the AMC may impose restrictions on redemptions when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets. Accordingly, such restriction may affect the liquidity of the Investment strategy and there may be a delay in investment strategies receiving part of their redemption proceeds.</p> <p>Risks associated with investing in foreign securities/ overseas investments/ offshore securities:</p> <p>Subject to necessary approvals, if any and within the investment objectives of the Investment Strategy, the Investment Strategy may invest in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances. Since the Investment Strategy would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of such Investment Strategy.</p> <p>To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management and hedging and portfolio rebalancing and in accordance with conditions as may be stipulated under the Regulations and by RBI from time to time. Investment in Foreign Securities involves a currency risk. To the extent that the assets of the Investment Strategy will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.</p> <p>Risks associated with Segregated portfolio:</p> <p>The AMC / Trustee shall decide on creation of segregated portfolio of the Investment Strategy in case of a credit event at issuer level i.e. downgrade in credit rating by a Credit Rating Agencies (CRA) or actual default (in case of unrated debt or money market instruments). Accordingly, Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer. The Security comprises of segregated portfolio may not realise any value.</p> <p>Further, Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.</p> <p>For details on risk factors and risk mitigation measures, please refer ISID.</p>
<p>Plans/Options</p>	<p>The Investment Strategy will have two Plans i.e. Direct Plan and Regular Plan with a common portfolio and separate NAVs.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Investment Strategy directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>Both Direct and Regular Plan(s) offers two Options, viz., (i) Growth Option; and (ii) IDCW Option (with Payout of Income Distribution cum capital withdrawal option and Reinvestment of Income Distribution cum capital withdrawal option)</p> <p>Under the Growth option, no IDCW will be declared. Under the IDCW option, IDCW may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the SEBI Regulations).</p> <p>If the investor does not clearly specify the choice of option (Growth / IDCW) at the time of investing, it will be treated as a Growth option. If the investor does not clearly specify at the time of investing, the choice of option under IDCW, it will be treated as a Reinvestment of Income Distribution cum capital withdrawal option.</p> <p>In case, the IDCW amount is less than Rs. 1000/-, then it will be compulsorily reinvested in the existing plan of the Investment Strategy, invested by the investor.</p> <p>The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit-holders in the IDCW option of the Investment Strategy if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW will be due to only those Unit-holders whose names appear in the register of Unit Holders in the IDCW option of the Investment Strategy on the record date.</p>

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Default Plan:

Investors subscribing under Direct Plan of the Investment Strategy will have to indicate "Direct Plan" against the Investment Strategy name in the application form. However, if distributor code is mentioned in application form, but "Direct Plan" is mentioned against the Investment Strategy name, the distributor code will be ignored and the application will be processed under "Direct Plan". Further, 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.

The below table summarizes the procedures which would be adopted by the AMC for applicability of Direct Plan / Regular Plan, while processing application form /transaction request under different scenarios:

Sr. no.	AMFI Registration Number (ARN) Code mentioned in the application Form / transaction request	Plan as selected in the application form / transaction request	Transaction shall be processed and Units shall be allotted under
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall endeavour to contact the investor/distributor and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Further, in line with AMFI Best Practices Guidelines Circular no. 111/ 2023/ 2024 dated February 02, 2024, in case of invalid ARN code mentioned on the application form, the application will be processed under Direct Plan.

Invalid ARN has been defined to include ARN validity period expired, ARN cancelled /terminated, ARN suspended, ARN Holder deceased, Nomenclature change (as required pursuant to SEBI (Investment Advisers) Regulations, 2013) and not complied by the Mutual Fund Distributor ('MFD'), MFD is debarred by SEBI, ARN not present in AMFI ARN database, ARN not empanelled with AMC

Default Option – Growth

Default facility under IDCW Option – Reinvestment

Applicable NAV after the Investment Strategy opens for subscriptions and redemptions)

Applicable NAV during NFO:

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

Applicable NAV: (After the Investment Strategy opens for repurchase & sale): Subscriptions/Purchases including Switch –ins:In accordance with provisions of SEBI Master circular dated June 27, 2024, Chapter 8.4 – 'Uniform Cut off Timings for applicability of Net Asset Value of Investment Strategy(s) and/ or plans', the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the Investment Strategy (irrespective of application amount), and the following NAVs shall be applied in each case:

In respect of valid applications received upto 3.00 p.m on a business day at the official point(s) of acceptance and funds for the entire amount of subscription / purchase (including switch-in) as per the application are credited to the bank account of the respective investment strategy before the cut-off time i.e. available for utilization before the cut-off time – the closing NAV of the day shall be applicable.

In respect of valid applications received after 3.00 p.m on a business day at the official point(s) of acceptance and funds for the entire amount of subscription / purchase (including switch-in) as per the application are credited to the bank account of the respective investment strategy before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable.

Irrespective of the time of receipt of application at the official point(s) of acceptance, where funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the respective investment strategy before the cut-off time on any subsequent business day i.e. available for utilisation before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable.

For Redemption / switch out under both the Plans

(a) where the application is received upto 3.00 p.m. – the closing NAV of the day; and

(b) where the application is received after 3.00 p.m. – the closing NAV of the next Business Day.

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Note: In case the application is received on a Non-Business Day, it will be considered as if received on the Next Business Day. The above mentioned cut off timing shall also be applicable to transactions through the online trading platform.

In case of Transaction through Stock Exchange Infrastructure, the Date of Acceptance will be reckoned as per the date & time; the transaction is entered in stock exchange's infrastructure for which a system generated confirmation slip will be issued to the investor.

COMPUTATION OF NAV:

The NAV shall be calculated up to four decimal places. However, the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. Separate NAV will be calculated and disclosed for each Plan/Option. The NAVs of the Growth Option and the IDCW Option will be different after the declaration of the first IDCW. The AMC will calculate and disclose the NAVs for all the business days.

Units of the Investment Strategy can be redeemed/ switched out at the Applicable NAV subject to prevailing exit load. The Repurchase Price however, will not be lower than 95% of the NAV subject to SEBI Regulations as amended from time to time.

Methodology of calculation of repurchase price: For calculating the repurchase price, the exit load applicable at the time of investment shall be deducted from the applicable NAV of the Investment Strategy.

NAV Illustration on NAV computation:

Assumptions - on the day of calculation of NAV:

Particulars	Amount (In Rs.)
Market or Fair Value of the Investment Strategy's Investments	1000
Add: Current Assets	1000
Less: Current Liabilities and Provisions	300
Net Assets	1700

No of units outstanding in the plan = 100

The NAV per unit will be computed as follows: $1700/100 = \text{Rs. } 17$ per unit.

The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be prescribed by SEBI from time to time.

Methodology for computation of sale and re-purchase price of the units of SIF Investment Strategy:

Let's assume that an investor has invested Rs. 100,000 in a Mutual Fund Scheme on April 01, 2025, at a NAV of Rs. 10/- per unit and the exit load structure of the Investment Strategy is:

For exit on or before 12 months from the date of allotment – 1.00%

For exit after 12 months from the date of allotment – Nil

Purchase of Mutual Fund units:

Number of units allotted At the time of purchase of units	Amount invested
	NAV of Investment Strategy as on date of investment
	100000
	10
= 10,000 units	

As per existing SEBI (MF) Regulations, no entry load is charged with respect to applications for purchase / additional purchase of mutual funds units.

Redemption/Re-purchase of mutual fund units:

In case of redemption, the amount payable to the investor shall be calculated as follows:

(Current value of the holding) – (Exit Load applicable)

where, Current value of the holding = No. of units as on the date* NAV as on the date

Exit Load applicable = Current value of the holding * Exit Load %

Scenario 1: Redemption is done during applicability of exit load

Assume that the investor has requested for redemption of all the units (i.e. 10,000 units), on or before 12 months from the date of allotment i.e. on or before March 31, 2026, the redemption amount payable to investor shall be calculated as follows:

Say in this example the redemption request is done on December 1, 2025; when the NAV of the Investment Strategy was Rs. 12/- and the exit load applicable is 1%, so the Redemption amount payable to investor shall be calculated as follows:

Current value shall be = $10,000 \text{ units} * \text{Rs. } 12/- = \text{Rs. } 1,20,000$

Exit load applicable = $\text{Rs. } 1,20,000 * 1\% = \text{Rs. } 1,200/-$

Redemption amount payable to investor = Current value of the holding – Exit Load applicable = $\text{Rs. } 1,20,000 - \text{Rs. } 1,200 = \text{Rs. } 118,800/-$

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	<p>Scenario 2: Redemption is done if the exit load is NIL</p> <p>Assume that the investor has requested for redemption of all the units (i.e. 10,000 units), after 12 months from the date of allotment i.e. after March 31, 2026, the redemption amount payable to investor shall be calculated as follows:</p> <p>Say in this example the redemption request is done on April 1, 2026; when the NAV of the Investment Strategy was Rs. 12 and the exit load applicable is NIL, so the Redemption amount payable to investor shall be calculated as follows:</p> <p>Current value shall be = 10,000 units*Rs. 12/-= Rs. 120,000/-</p> <p>Exit load applicable = NIL</p> <p>Redemption amount payable to investor = Current value of the holding – Exit Load applicable = Rs. 1,20,000 – NIL = Rs. 1,20,000/-</p> <p>The aforesaid example does not take into consideration any applicable statutory levies or taxes. Accordingly, the redemption amount payable to investor shall further reduce to the extent of applicable statutory levies or taxes.</p>
<p>Subscription frequency</p>	<p>Daily (Business day)</p>
<p>Redemption frequency</p>	<p>Daily (Business Day) or any lesser redemption frequency as may be decided by the AMC. Currently, daily basis.</p> <p>However, in the interest of unitholders, AMC will issue the addendum in case of change of redemption frequency.</p>
<p>Minimum Investment Threshold</p>	<p>Rs. 10 lakhs across Investment Strategy at PAN level. provided that the requirement of minimum investment shall not apply to an accredited investor.</p> <p>The Minimum Investment Threshold of Rs.10 lakh shall apply exclusively to investments under SIF and shall not include investments made by the investor in ITI Mutual Funds schemes.</p> <p>If the total investment value falls below the threshold due to a passive breach, the investor shall only be permitted to redeem the entire remaining investment amount from the SIF.</p> <p>In case of any active breach of the Minimum Investment Threshold by an investor, including through transactions on stock exchanges or off-market transfers:</p> <p>All units of such investor held across investment strategies of the Diviniti SIF will be frozen for debit, and a notice of 30 calendar days will be given to such investor to rebalance the investments in order to comply with the Minimum Investment Threshold.</p> <p>In case investor rebalances his/her investments in SIF within the notice period of 30 calendar days, the units of SIF of such investors will be unfrozen, and no further action will be taken with regard to compliance with Minimum Investment Threshold.</p> <p>In case the investor fails to rebalance the investments within the aforesaid 30 calendar day period, the frozen units will be automatically redeemed by the ITI AMC, at the applicable Net Asset Value of the next immediate business day after the 30th calendar day of the notice period.</p> <p>For the purpose of SIF, the 'Active Breach' shall mean fall in the aggregate value of an investor's total investment across all investment strategies of Diviniti SIF, below the Minimum Investment Threshold of INR 10 lakh, on account of any transactions (i.e. redemption, transfer, sale etc.) initiated by the investor.</p>
<p>Minimum Application amount / Number of units</p>	<p>During NFO:</p> <p>Minimum Initial Investment: ₹10,00,000/- and in multiples of ₹1/- thereafter</p> <ul style="list-style-type: none"> • The minimum aggregate investment across all strategies under the SIF, at the PAN level, must not be less than ₹10,00,000/-. • Investments in regular mutual fund schemes of the AMC will not be considered towards this minimum threshold. • In case the aggregate investment across all strategies under the SIF, at the PAN level, is more than ₹10,00,000/-, the application amount on a continuous basis of ₹25,000/- and in multiples of ₹1/- thereafter shall be applicable. <p>On a continuous basis:</p> <p>Rs. 25,000/- and in multiples of ₹1/- thereafter.</p> <p>Switch in:</p> <p>Switch in is allowed from all existing Investment Strategy(s) of ITI Mutual Fund, subject to a minimum switch-in amount of ₹10,00,000/- in aggregate.</p> <p>In case the aggregate investment across all strategies under the SIF, at the PAN level, is more than ₹10,00,000/-, the switch in amount will be ₹25,000/- and in multiples of ₹1/- thereafter.</p> <p>There is no minimum balance required to be maintained in the Investment Strategy.</p> <p>Note: Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any.</p>

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Notice period (Maximum duration of notice period shall not exceed 15 working days.)	Not applicable
Dispatch of Redemption Request	Not applicable
Benchmark Index	Nifty 50 (TRI) Index
Dividend/IDCW Policy	Under the IDCW option, the Trustees will endeavour to declare the IDCW subject to availability of distributable surplus calculated in accordance with SEBI Regulations. IDCW amount can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. The actual declaration of IDCW and frequency will, inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of Trustees shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of IDCW nor that IDCW will be paid regularly.
Name of the Fund Manager	Mr. Vasav Sahgal Mr. Rajesh Bhatia (Overseas Investment)
Name of the Trustee Company	ITI Mutual Fund Trustee Private Limited
Performance of the Investment Strategy	This Investment Strategy is a new Investment Strategy and does not have any performance track record.
Additional Investment Strategy Related Disclosures	<p>a) Investment Strategy portfolio holdings: Not applicable as the Investment Strategy is a new Investment Strategy.</p> <p>b) Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the Investment Strategy: Not applicable as the Investment Strategy is a new Investment Strategy.</p> <p>c) Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly: Not applicable as the Investment Strategy is a new Investment Strategy.</p> <p>Portfolio Turnover Rate: Not applicable as the Investment Strategy is a new Investment Strategy.</p>
Expenses of the Investment Strategy (i) Load Structure	<p>Entry Load: Not Applicable</p> <p>Pursuant to SEBI Master circular dated June 27, 2024, no entry load will be charged by the Investment Strategy to the investor. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p> <p>Exit Load –</p> <p>10% of the units allotted may be redeemed without any exit load, on or before completion of 6 months from the date of allotment of units. Any redemption in excess of such limit in the first 6 months from the date of allotment shall be subject to the following exit load.</p> <ul style="list-style-type: none"> • 0.50% if redeemed or switched out on or before completion of 6 months from the date of allotment of unit. • Nil, if redeemed or switched out after completion of 6months from the date of allotment of units. • Redemption of units would be done on First in First out Basis (FIFO). • *The entire Exit Load, net of Goods & service tax, shall be credited to the Investment Strategy. <p>A switch-out under Systematic Transfer Plan ("STP") or a withdrawal under Systematic Withdrawal Plan ("SWP") shall also attract an Exit Load like any Redemption.</p> <p>Exit Load (net of Goods and Service Tax), if any charged, shall be credited to the Investment Strategy. No exit load will be chargeable in case of switches made between different options of the Investment Strategy. Subject to the Regulations, the Trustees retains the right to change / impose an exit load.</p>
Recurring Expenses	<p>NEW FUND OFFER (NFO) EXPENSES</p> <p>These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, Registrar & Transfer Agents expenses, printing and stationary bank charges etc. s per Para 10.1.12 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the NFO expenses shall be borne by the AMC/ Sponsors as applicable. and the same shall not be charged to the Investment Strategy.</p> <p>ANNUAL INVESTMENT STRATEGY RECURRING EXPENSES</p> <p>These are the fees and expenses for operating the Investment Strategy. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar & Transfer Agent's fee, marketing and selling costs etc. as given in the table specified below:</p> <p>The AMC has estimated that upto 2.25% of the daily net assets of the Investment Strategy, will be charged to the Investment Strategy as expenses. For the actual current expenses being charged, the Investor should refer to the website of the AMC https://sif.itiamc.com/Disclosure.</p>

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Sr. No.	Expenses Head	(% p.a. of Daily Net Assets* (Estimated p.a.)
i.	Investment Management & Advisory Fees	Upto 2.25%
ii.	Trustee Fees	
iii.	Audit Fees	
iv.	Custodian Fees	
v.	Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
vi.	Marketing & Selling expenses incl. agent commission and statutory advertisement	
vii.	Costs related to investor communications	
viii.	Cost of fund transfer from location to location	
xi.	Cost towards investor education & awareness (at least 0.02 percent)	
xii.	Brokerage & transaction cost pertaining to distribution of units	
xiii.	Goods and Services tax on expenses other than investment and advisory fees	
xiv.	Goods and Services tax on brokerage and transaction cost	
xv.	Other Expenses# (to be specified as per Reg 52 of SEBI MF Regulations)	
xiv.	Goods and Services tax on brokerage and transaction cost	
xv.	Other Expenses# (to be specified as per Reg 52 of SEBI MF Regulations)	
A.	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.25%
B.	Additional expenses under regulation 52 (6A) (c)	Upto 0.05%
C.	Additional expenses for gross new inflows from specified cities under Regulation 52(6A)(b)	Upto 0.30%

Any other expenses which are directly attributable to the Investment Strategy, may be charged within the overall limits as specified in the Regulations, except those expenses which are specifically prohibited as per Regulations.

These estimates have been made in good faith as per the information available to the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations. The AMC may incur actual expenses which may be more or less than those estimated above under any head and/or in total. Type of expenses charged shall be as per the SEBI Regulations.

The total expenses of the Investment Strategy including the investment management and advisory fee shall not exceed the limit stated in Regulation 52 of the SEBI (MF) Regulations.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/ charged under Direct Plan etc. and no commission for distribution of Units will be paid/ charged under Direct Plan.

*Impact of TER on Investment Strategy returns (for both Direct and Regular plans)Particulars		Regular Plan	Direct Plan
Opening AUM	a	10,000,000	10,000,000
Opening NAV	b	10.0000	10.0000
O/s Units	C=a/b	1,000,000	1,000,000
Market Value of Investment (Assumed)	d	10,002,650	10,002,650
NAV before charging Expense Ratio	e=d/c	10.0027	10.0027
Total Expense Ratio in %	f	2.00%	1.50%
Total Expense Ratio in value	g=e*f	0.0005	0.0004
Closing NAV	h=e-g	10.0022	10.0023
Returns without expense Ratio	i	9.67%	9.67%

The above illustration is purely given to explain the impact of the expense ratio on a Investment Strategy's return and should not be construed as an indicative return of the Investment Strategy.

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<p>Actual Expenses</p>	<p>Notes:</p> <ul style="list-style-type: none"> • The above computation assumes no investment/ redemption made during the year. The investment is made in the Growth option of the Investment Strategy. • The above computation is simply to illustrate the impact of expenses of the Investment Strategy. The actual expenses charged to the Investment Strategy will not be more than the amount that can be charged to the Investment Strategy as mentioned in this SID. • It is assumed that expenses charged are evenly distributed throughout the year. Tax impact on customers has not been considered due to the individual nature of this impact. • Calculations are based on one day NAV and actual returns may differ from those considered above. <p>The current expense ratios will be updated on the Divinti SIF/ AMC website and on the AMFI website at least three working days prior to the effective date of the change. The exact web link for TER is https://sif.itiamc.com/Disclosure.</p> <p>Goods and Services tax on expenses other than the investment management and advisory fees, if any, shall be charged to the Investment Strategy within the maximum limit of total expense ratio as prescribed under regulation 52 of the SEBI (MF) Regulations. Goods and Services tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI (MF) Regulations.</p> <p>In terms of SEBI Master circular dated June 27, 2024, Chapter 10 – ‘Loads, fees, charges and expenses’, , the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives.</p> <p>The total expenses of the Investment Strategy including the investment management and advisory fee shall not exceed the limits stated in Regulation 52(6) which are as follows:</p> <ul style="list-style-type: none"> • On the first Rs. 500 crores of the daily net assets – 2.25%; • On the next Rs. 250 crores of the daily net assets – 2.00%; • On the next Rs. 1,250 crores of the daily net assets – 1.75%; • On the next Rs. 3,000 crores of the daily net assets – 1.60%; • On the next Rs. 5,000 crores of the daily net assets – 1.50% • On the next Rs. 40,000 crores of the daily net assets – Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof. • On the balance of the assets – 1.05%; <p>In addition to the limits specified in Regulation 52 (6) of SEBI Regulations, the following costs or expenses may be charged to the Investment Strategy:</p> <p>Brokerage and transaction cost incurred for the purpose of execution shall be charged to the Investment Strategy(s) as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage & transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be charged to the Investment Strategy within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.</p> <p>Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI/AMFI from time to time are at least –</p> <ul style="list-style-type: none"> • 30 per cent of gross new inflows in the Investment Strategy, or; • 15 per cent of the average assets under management (year to date) of the Investment Strategy, whichever is higher: <p>Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the Investment Strategy shall be charged on proportionate basis: Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.</p> <p>Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the Investment Strategy in case the said inflows are redeemed within a period of one year from the date of investment. Provided further that, additional TER can be charged based on inflows only from retail investors from B30 cities in terms of Master circular dated June 27, 2024, Chapter 10 – ‘Loads, fees, charges and expenses’. For this purpose inflows of amount upto Rs. 2,00,000/- per transaction, by individual investors shall be considered as inflows from “retail investor”. Investors may kindly note that SEBI vide its letter no. SEBI/HO/IMD-SEC 3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI vide letter no. 35P/MEM- COR/85-a/2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 until further notice.</p> <p>Goods and Services tax on investment management and advisory fees shall be charged to the Investment Strategy, in addition to the above expenses, as prescribed under the SEBI (MF) Regulations. All Investment Strategy related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the Investment Strategy only within the regulatory limits and not from the books of the AMC, its Associate, Sponsor, Trustee or any other entity through any route. However, expenses that are very small in value but high in volume may be paid out of AMC’s books at actuals or not exceeding 2 bps of respective Investment Strategy AUM, whichever is lower. A list of such miscellaneous expenses will be as provided by AMFI in consultation with SEBI.</p> <p>Not applicable</p>
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Daily Net Asset Value (NAV) Publication	The AMC will calculate and disclose the first NAV of the Investment Strategy within 5 business days from the date of allotment. Subsequently, the AMC will calculate and disclose the NAVs on all the Business Days. The AMC shall update the NAVs on its website (https://sif.itiamc.com) and on the Association of Mutual Funds in India - AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day..	
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the paragraph on 'Taxation' in the Statement of Additional Information and also independently refer to their tax advisor.	
For Investor Grievances please contact	Name and Address of Registrar	KFin Technologies Limited Karvy Selenium Tower B, Plot No. 31 & 32, Gachibowli, Financial District Nanakramguda, Serilingampally, Hyderabad 500032
	Name and Address of Investor Relation Officer of ITI Asset Management Limited	Ms. Nimisha Keny ITI Asset Management Limited ITI House, 36, Dr. R. K. Shirodkar Marg, Parel, Mumbai - 400 012. Phone No. : 022-69153527 Toll Free No.: 1800-266-9603 Email id: contact.sif@itiorg.com
Unitholders Information	<p>Account Statements:</p> <p>An applicant whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialized form and the asset management company shall issue to such applicant, a statement of accounts specifying the number of units allotted by way of e-mail and/ or sms to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application. The asset management company shall issue units in dematerialized form to a unit holder in a Investment Strategy within two working days of the receipt of request from the unit holder.</p> <p>Consolidated Account Statement (CAS):</p> <p>Consolidated account statement for each calendar month shall be issued, on or before 12th day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all Investment Strategies of all mutual funds, to all the investors in whose folios transaction has taken place during that month.</p> <p>Pursuant to SEBI Master circular dated June 27, 2024, Chapter 14.4-'Dispatch of Statement of Accounts', following additional disclosure(s) shall be provided in CAS issued for the half year (ended September / March):</p> <p>The amount of actual commission paid by the AMCs /Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF Investment Strategies. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by the AMC /MFs to the distributors. Further, the commission disclosed in CAS shall be gross commission and shall not exclude costs incurred by distributors such as Goods and Services Tax (GST) (wherever applicable, as per existing rates), operating expenses, etc.</p> <p>The Investment Strategy's average total expense ratio (in percentage terms) for the half-year period for the Investment Strategy's applicable plan (regular or direct or both) where the concerned investor has actually invested in Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in Investment Strategy and where no commission against their investment has been paid to distributors, during the concerned half-year period.</p> <ul style="list-style-type: none"> • The AMC shall identify common investors across fund houses by their permanent account number (PAN) for the purposes of sending CAS. • In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS. • The transactions viz. purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option, systematic investment plan, systematic withdrawal plan and systematic transfer plan, carried out by the Unit holders shall be reflected in the CAS on the basis of PAN. • The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. • Pursuant to SEBI Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014, Depositories shall generate and dispatch a single consolidated account statement for investors (in whose folio the transaction has taken place during the month) having mutual fund investments and holding demat accounts. 	

- Based on the PANs provided by the asset management companies / mutual funds' registrar and transfer agents (AMCs/MF-RTAs, the Depositories shall match their PAN database to determine the common PANs and allocate the PANs among themselves for the purpose of sending CAS. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS. In other cases (i.e. PANs with no demat account and only MF units holding), the AMCs/ MF-RTAs shall continue to send the CAS to their unit holders as is being done presently in compliance with the Regulation 36(4) of the SEBI (Mutual Funds) Regulations.

- Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered in the Depository system.

Half Yearly Consolidated Account Statement:

Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 18th day of the succeeding month, to investors that have opted for delivery via electronic mode, and investors that have opted for delivery via physical mode, on or before the twenty-first (21st) day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.

Further, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs.

Annual report:

The Annual Report or Abridged summary thereof in the format prescribed by SEBI will be hosted within four months from the date of closure of the relevant accounting year (i.e. March 31st each year) on <https://sif.itiamc.com> and on the website of AMFI (www.amfiindia.com). The Annual Report or Abridged Summary thereof will also be sent by way of e-mail to the Unit holder's registered e-mail address. Unit holders, who have not registered their email address, will have an option of receiving a physical copy of the Annual Report or Abridged summary thereof.

The AMC will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit holder. Physical copies of the report will also be available to the Unit holders at the registered office at all times. The AMC will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the Investment Strategy wise annual report on the <https://sif.itiamc.com> and on the website of AMFI (www.amfiindia.com) and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the of the Investment Strategy wise annual report or abridged summary thereof. The link for Annual Report is <https://sif.itiamc.com/Disclosure>

Alternate Month Portfolio Disclosure:

The Mutual Fund shall disclose portfolio of the Investment Strategy on the website of the AMC "<https://sif.itiamc.com>" and Association of Mutual Funds in India "www.amfiindia.com" along with ISIN (of Investment Strategy and benchmark) on a monthly basis as on last day of alternate month, on or before tenth day of the succeeding month. The link of Fund website for alternate monthly portfolio is <https://sif.itiamc.com/Disclosure>.

Half yearly portfolio Disclosure:

The Mutual Fund shall within 10 days from the close of each half year (i.e. 31st March and 30th September), host a soft copy of its Investment strategy's portfolio (alongwith ISIN) on its website "<https://sif.itiamc.com>". The Mutual Fund shall also publish an advertisement disclosing the hosting of such half-yearly Investment strategy's portfolio on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The Investment strategy's portfolio shall also be displayed on the website of AMFI. The physical copy of the Investment strategy's portfolio Statement shall be made available to the Unit holders on request.

The link of Fund website for Monthly/Half yearly portfolio is <https://sif.itiamc.com/Disclosure>

The Link of AMFI website is amfiindia.com/investor-corner/online-enter/portfoliodisclosure

Half-Yearly Results:

The Fund and asset management company shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited / audited financial results on its website.

The Fund shall give an advertisement disclosing the hosting of the financial results on the website and in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the regional language where the Corporate Office of the Fund is situated. The link of Fund website for Half Yearly Result is <https://sif.itiamc.com/Disclosure>

Risk-o-meters/ Product labelling:

In accordance with Para 17.4.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall assign risk level of the investment strategy based on the Investment Strategy characteristics at the time of launch of Investment Strategy. Any change in risk-o meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular Investment Strategy. Further, the AMC shall evaluate Risk-o-meter on a monthly basis and shall disclose the Risk-o-meter along with portfolio disclosure for all their investment strategies on AMC website <https://sif.itiamc.com/Disclosure> and on AMFI website within 10 days from the close of each month. The AMC shall also disclose the risk level of all Investment Strategies as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website. The table of investment strategy wise changes in Risk-o-meter shall also be disclosed in Investor Strategy wise Annual Reports and Abridged summary thereof.

Investment Strategy Summary Document:

The AMC will provide on its website a standalone Investment Strategy document for all the Investment Strategy(s) which contains all the details of the Investment Strategy including but not limited to Investment Strategy features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. . Investment Strategy summary document will be uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine-readable format)

The link for Investment Strategy Summary Document on our website is <https://sif.itiamc.com/Disclosure>

Investment by the Designated Employees of AMC in the Investment Strategy:

Pursuant to para 6.10 of SEBI Master circular dated June 27, 2024 pertaining to 'Alignment of interest of Designated Employees of AMC's with the Unitholders of the Mutual Fund Investment strategies', investors are requested to note that a part of compensation of the Designated Employees of AMC, as defined by SEBI, shall be mandatorily invested in units of the Investment Strategy in which they have a role/oversight effective October 01, 2021. Further, investors are requested to note that such mandatory investment in units of the Investment Strategy shall be made on the day of payment of salary and in proportion to the AUM of the Investment Strategy in which such Designated Employee has a role/oversight. AMC shall ensure compliance with the provisions of the said circular and further, Every Investment Strategy shall disclose the 'compensation, in aggregate, mandatorily invested in units for the Designated Employees', under the provisions of this Master Circular, on the website of Stock Exchanges. The disclosure shall be at quarterly aggregate level showing the total investment across all relevant employees in a specific Investment Strategy. The disclosure shall be made within 15 calendar days from the end of each quarter.

COMMON APPLICATION FORM

Please read Key Information Memorandum, the Instructions and Product Labelling before filling this Application Form.



All sections should be filled in English and in BLOCK LETTERS only.

Application No. **C**

DISTRIBUTOR INFORMATION				FOR OFFICE USE ONLY	
Distributor Code (ARN) & RIA Code	Sub-Distributor Code	Internal Code for Sub-Broker/Employee	EUIN*	Registrar/Bank Serial No.	Date and Time of Receipt

Please sign alongside in case the EUIN is left blank/not provided. EUIN Declaration: I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. *RIA Declaration: I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all Investment Strategies managed by you, to the above mentioned SEBI-Registered Investment Adviser/RIA.

First/Sole Applicant/Guardian/POA Holder	Second Applicant/Guardian/POA Holder	Third Applicant/Guardian/POA Holder
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1. EXISTING INVESTOR/EXISTING ZERO BALANCE FOLIO NO. (If you have existing folio, please fill in Section 1 and proceed to Section 8)

Folio No. The details in our records under the Folio number mentioned above will apply for this application.

2. MODE OF HOLDING (please ✓) Single Anyone or Survivor Joint** (**Default, in case of more than one applicant and not ticked)

3. APPLICANT'S INFORMATION

I. First/Sole Applicant Mr. Ms. M/s. Individual Non Individual Accredited Investor**

Non-Individual investors should mandatorily fill separate FATCA, CRS & UBO Form alongwith this application form

Name as per PAN

Date of Birth*/Incorporation (DoB is mandatory for Minor) PAN/ PEKRN* KIN Proof Attach

Legal Entity Identifier (LEI) Code Validity till Proof Attach

Legal Entity Identifier Number is Mandatory for Transaction value of INR 50 crore and above for Non-Individual investors. [Please refer instruction no.II(17)]

Name of Guardian (in case of First/Sole Applicant is a Minor) / Name of Contact Person (in case of Non-Individual Investors only)

Mr. Ms.

PAN/ PEKRN* KIN Proof Attach

Relationship with Minor (Mandatory) Father Mother Court Appointed Legal Guardian Proof of relationship attached

For Investment "on behalf of Minor" Birth Certificate School Certificate Passport Other _____

CONTACT DETAILS OF SOLE/FIRST APPLICANT (Refer Instruction No.II)

Correspondence Address (P.O. Box is not sufficient)				Overseas Address (Mandatory for NRIs/PIOs/FIIs Applicants)			
City/Town	State	Country	PIN Code	City/Town	State	Country	ZIP Code
Tel. (Res.)		Tel. (Off.)					
Mobile No.				Email ID			
Mobile No. provided pertains to: <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of Minor <input type="checkbox"/> POA <input type="checkbox"/> Custodian <input type="checkbox"/> PMS							
Email ID provided pertains to: <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of Minor <input type="checkbox"/> POA <input type="checkbox"/> Custodian <input type="checkbox"/> PMS							
On providing email-id, investors shall mandatorily receive investment strategy wise annual report or an abridged summary thereof account statements/statutory and other documents by email. It is deemed that the unit holder is aware of all the security risks associated with online communication including possible third party interceptions of documents sent via email. Please tick if you wish to receive investment strategy wise Annual Report or Abridged Summary through physical mode. <input type="checkbox"/>							

4. ACCREDITED INVESTOR

Certificate Number: Validity

TAX STATUS (Applicable for First / Sole Applicant)

Resident Individual On behalf of Minor HUF Financial Institution NRI-NRE NRI-NRO PIO Body Corporate OCI Trust/Society/NGO Partnership Firm AOP/BOI Private Limited Company Public Limited Company Limited Partnership (LLP) Government Body FII/FPI Sole Proprietorship Non Profit Organization/Charities QFI NPS Trust Defence Establishment Bank Mutual Fund Fund of Funds Others (Please specify) _____

*Mandatory Fields **Certificate for Accredited Investor is Mandatory



Acknowledgement Slip (To be filled in by the Applicant)

Received from: Mr./Ms./M/s. _____ (subject to realization, verification and conditions)

Investment Strategy	Plan	Option
Cheque/DD No.	Dated	Drawn on Bank
Account No.	Amount (₹)	Branch

Application No. **C**

ISC Stamp, Date & Signature

Toll Free Number: 1800-266-9603

Non Toll Free Number: 022-69153500

Email: contact.sif@itiorg.com

Website: https://sif.itiamc.com

7. NON PROFIT ORGANIZATION (NPO) DECLARATION:

We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

Yes No

If yes, please quote Registration No. of Darpan portal of Niti Aayog.

If not, please register immediately and confirm with the above information. Failure to get the above confirmation or registration with the portal as mandated, wherever applicable will force Diviniti SIF / ITI Asset Management Limited to register your entity name in the above portal and may report to the relevant authorities as applicable. We are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

8. BANK ACCOUNT DETAILS (For Redemption/Income Distribution cum Capital Withdrawal if any). (Mandatory to attach proof, in case the payout bank account is different from the bank account)

Bank A/c. No. A/c. Type Savings Current NRE NRO FCNR

Bank Name

Branch Name City PIN Code

MICR Code IFSC Code
9 digit code appears on your Cheque next to your Cheque No. 11 character code appearing on your Cheque leaf

9. INVESTMENT DETAILS

Investment Strategy Plan (Please) Regular Direct

Option Growth IDCW# Reinvest IDCW# Payout (Default Option will be Growth in case option is not selected or in case of any ambiguity.)

Income Distribution cum Capital Withdrawal

10. LUMP SUM - PAYMENT DETAILS *Minimum Initial Investment: ₹10,00,000/- and in multiples of ₹1/- thereafter for Non Accredited Investor & Minimum Initial Investment: ₹25,000/- and in multiples of ₹1/- thereafter for Accredited Investor

Mode Cheque DD RTGS/NEFT Fund Transfer Cheque/DD/UTR/Ref. No. Dated

Amount* (figures) (₹) (words)

Pay-in A/c no. Account type Savings NRO NRE Current FCNR Others

Drawn on bank/branch name & address

MICR Code (9 Digit) IFSC Code (11 Digit)

11. SIP DETAILS Opted for SIP: Yes No (In case, you have opted for SIP, it is mandatory to submit SIP Registration Form.)

11A. SIP THROUGH POST DATED CHEQUES

No. of cheques enclosed including first cheque Drawn on Bank and Branch

Account type Cheque No. should be in continuous series From To

12. UNIT HOLDING OPTION Demat Mode* Physical Mode (Default)

* Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode.

NSDL DP Name DP ID I N Beneficiary Account No.

CDSL DP Name Beneficiary Account No.

* Investor opting to hold units in Demat Form, may provide a copy of the DP statement enable us to match Demat details as stated in the Application Form.

13. NOMINATION DETAILS (Mandatory) Please tick Nominee Opt-In or Nominee Opt-Out as appropriate.

Nominee Opt-In: I / We hereby nominate the following person(s) who shall receive all the assets held in my / our account / folio in the event of my / our demise, as trustee and on behalf of my / our legal heir(s)

Nominee Details	Nominee 1	Nominee 2	Nominee 3
Name of the Nominee			
PAN of Nominee (Optional)			
Allocation% (Total of allocation% should be 100%)			
Relationship of Nominee with investor			
Nominee Date of Birth (Mandatory if Nominee is Minor)	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
Guardian Name (In case Nominee is Minor)			
Nominee/Guardian Address			
Nominee/Guardian Contact Details	Mobile No.	Mobile No.	Mobile No.
	Email Id	Email Id	Email Id

Identification Details of Nominee/Guardian (in case of Minor) - Please tick any one Option	<input type="checkbox"/> PAN Card <input type="checkbox"/> Aadhar (last 4 Digits)	<input type="checkbox"/> PAN Card <input type="checkbox"/> Aadhar (last 4 Digits)	<input type="checkbox"/> PAN Card <input type="checkbox"/> Aadhar (last 4 Digits)
	<input type="checkbox"/> Passport(NRI/PIO/OCI) <input type="checkbox"/> Driving Licence	<input type="checkbox"/> Passport(NRI/PIO/OCI) <input type="checkbox"/> Driving Licence	<input type="checkbox"/> Passport(NRI/PIO/OCI) <input type="checkbox"/> Driving Licence
Please mention ID Number of the opted Option	Identification Number	Identification Number	Identification Number

DECLARATION

- I / We want the details of my / our nominee to be printed in the statement of holding, provided to me/ us by the AMC / DP as follows; (please tick, as appropriate) Name of nominee(s) Nomination: Yes / No
- I hereby authorize _____ (nominee number _____) to operate my account on my behalf, in case of my incapacitation in terms of paragraph 3.5 of the circular. He / She is authorized to encash my assets up to _____% of assets in the account / folio or Rs. _____. (Optional) (strike off portions that are not relevant)
- This nomination shall supersede any prior nomination made by me / us, if any.

Name(s) of holder(s)	Signature(s) of holder	Witness Signature	Name of Witness & Address (wherever applicable)
Sole / First Holder (Mr./Ms.)			
Second Holder (Mr./Ms.)			
Third Holder (Mr./Ms.)			

Signature(s) – As per the mode of holding in demat account(s) / MF folio(s)

(Signature of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.)

OR

○ Nominee Opt-Out: I/We hereby confirm that I/we do not wish to appoint any nominee(s) for my SIF units held in my/our SIF folio and understand the implications/ issues involved in non-appointment of any nominee(s) and am/are further aware that in case of my demise/death of all the unitholders in the folio, my/our legal heirs would need to submit all the requisite documents issued by the Court or such other competent authority, as may be required by the SIF/AMC for settlement of death claim / transmission of units in favour of the legal heir(s), based on the value of the units held in the SIF folio(s).

SIGNATURE(S)		
Sole/First Applicant/Guardian	Second Applicant	Third Applicant

(Mandatorily signed by all the unit holders irrespective of mode of holding.)

14. DECLARATION & SIGNATURES

Having read and understood the contents of the Investment Strategy Information Document, Statement of Additional Information, Key Information Memorandum and subsequent amendments and agreed to the contents thereto, including the section on "Who cannot invest", "Prevention of Money Laundering" and "Know Your Customer". I/We hereby apply to the Trustee of Diviniti SIF/ITI AMC for units of the investment strategy as indicated above and agree to abide by the terms and conditions, rules and regulations of the investment strategy and provide any additional information, as may be required. I/We further declare, I am/we are authorised to invest the amount & that the amount invested by me/us in the above mentioned investment strategy(s) is derived through legitimate sources and is not held or designed for the purpose of contravention of any acts, rules, regulations or any statute or legislation or any other applicable laws issued by any statutory authority. I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any Regulation, including SEBI. It is expressly understood that I/We have the express authority from our constitutional documents to invest in the units of the investment strategy(s) and the AMC/Trustee/Fund would not be responsible if the investment is ultra vires thereto and the investment is contrary to the relevant constitutional documents. I/We agree that in case my/our investment in the investment strategy(s) is equal to or more than 25% of the corpus of the investment strategy, then ITI Asset Management Ltd. has full right to refund the excess to me/us to bring my/our investment below 25%. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investments. I/We hereby authorise Diviniti SIF/ITI AMC, its Investment Manager and its agents to disclose details relating to me or my investments to my bank(s)/Diviniti SIF's bank(s)/ITI AMC and/or Distributor/Broker/Investment Advisor and to verify my/our bank details provided, or to disclose to such service providers as may be required for the regular conduct of business. I/We hereby authorize you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, update to such information as and when provided by me/us to Diviniti SIF/AMC to any Indian or foreign governmental or statutory or judicial authorities/agencies, the tax/revenue authority and other investigation agencies without obligation, including any service providers of the Fund/AMC for regular conduct of business. I/We authorise Diviniti SIF/ITI AMC to reject the application, reverse the units credited/redeem units created at applicable NAV, restrain me/us from making any further investment in any of the Investment Strategy, recover/debit my/our folios(s) with the penal interest and take any appropriate action against me/us in case the cheque(s)/payment instrument is/are returned by my/our banker for any reason whatsoever or if any of the above specified information is found to be false, untrue, misleading or misrepresenting. I/We also undertake to keep you informed in writing about any changes to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities. I/We hereby, further agree that the Fund can directly credit all the Income Distribution cum Capital Withdrawal payouts and redemption amount to my bank details given above. I/We hereby confirm that I/We have not been offered/communicated any indicative portfolio and/or any indicative yield by the Fund/AMC/its distributor for this investment. I/We hereby declare that the particulars stated above are correct. 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 Investment Strategy of various SIFs from amongst which the investment strategy is being recommended to me/us. I/We further agree that the Fund/AMC can send us all types of SMS relating to the products offered by them, unless specifically disallowed by me/us. Applicable to investors who have not opted for nomination facility – I/We hereby confirm that it is my/our informed decision not to avail the nomination facility offered by Diviniti SIF/ITI AMC. I/ We confirm that I am/We are not resident(s) of United States under the laws of United States or resident(s) of Canada. In case of change to this status, I/We shall notify the AMC, in which event the AMC reserves the right to redeem my/our investments in the investment strategy(s). I/We are aware that Diviniti SIF/ITI AMC and its service providers and bank are authorized to process transactions by debiting my/our bank account through Direct Debit / NACH facility. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform Diviniti SIF/RTA about any changes in my/our bank account. I/We hereby authorize the bank to honour such payments for which I/We have signed and endorsed the Mandate Form.

Applicable to NRI only: I/We confirm that I am/We are Non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels from funds in my/our Non-Resident External/Ordinary Account/FCNR Account. Please (✓) (Including amount of Additional Purchase Transaction made in future)

- Repatriation Non-Repatriation

Investments in Specialized Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility. Please read all investment strategy related documents carefully before making the investment decision.

Date <input type="text" value="DDMMYYYY"/>	SIGNATURE(S) as per Diviniti SIF Records		
Place <input type="text"/>			
	Sole/First Applicant/Guardian/ PoA/Authorised Signatory	Second Applicant/PoA	Third Applicant/PoA

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM

I. General Instruction

With reference to circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/26 dated February 27, 2025. Regulatory framework for Specialized Investment Funds (SIF) - The SEBI (SIFs) Regulations, 1996 have been amended to introduce the broad regulatory framework for the new investment product - Specialized Investment Fund (SIF).

Please read the Key Information Memorandum/Investment Strategy Information Document of the investment strategy and Statement of Additional Information and addenda issued from time to time carefully before investing in the investment strategy. Investors are requested to read and acquaint themselves about the prevailing Load structure on the date of submitting the Application Form.

Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the Investment Strategy Documents. Applications complete in all respects, may be submitted at the Official Points of Acceptance of Diviniti SIF (the Fund).

The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction/changes if made in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes. The Application Form number/Folio number should be written by the Investors on the reverse of the cheques and bank drafts accompanying the Application Form. Applications incomplete in any respect are liable to be rejected. ITI Asset Management Company Limited (the AMC)/ITI Trustee Company Private Limited (Trustee) have absolute discretion to reject any such Application Forms.

II. Application Information

- Name should be given in full without any abbreviations. Preferably write exactly as it appears in your Bank Account or as it appears in the incorporation document as the case may be.
- Name, Date of birth of the Minor, Name of Parent/Legal Guardian and relationship with minor is mandatory for investment on behalf of Minor applicant.
- Name of the Contact Person, email and Telephone No. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
- The signature should be in English or in any of the Indian languages. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Application by minor should be signed by the guardian. In case of H.U.F., the Karta should sign on behalf of the H.U.F.
- The designated Investor Service Center/Collection Center will affix time stamp/manual stamp and return the acknowledgement slip from the application form, to acknowledge receipt of the Application. No separate receipt will be issued for the application money.
- Please fill in all the fields to prevent rejection of your Application Form. Please refer to the checklist provided herein to ensure that the necessary details and attachments are made available. The application complete in all respects along with the cheque/fund transfer instructions must be submitted to the nearest designated Investor Service Center/Collection Center. Applications which are incomplete, invalid in any respect or not accompanied by cheque or fund transfer instructions for the amount payable are liable to be rejected
- Investors must write the Application Form number/Folio number on the reverse of the cheques accompanying the Application Form.
- Direct application** - Investors are requested to mention the correct distributor Code in the Application Form. In case, the investor is directly applying, then they should clearly mention "DIRECT" in the column mentioned Name and Distributor Code, in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed Broker Code, unit holder should cancel the ARN No/Broker Code, write 'DIRECT' in the said column and it should also be counter signed by the First unit holder.
- Employee Unique Identification Number (EUIIN):** SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of SIF products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing SIF products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form.
However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIIN of the Sales Person (if any) in the EUIIN space.
- In case of NRI investment, complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/FIIs should necessarily state their overseas address failing which application may be rejected. In addition, Indian address should be stated for correspondence.
- The Distributor and its representatives engaged in sales/distribution of Diviniti SIF shall comply with all regulatory requirements, including NISM Series XIII - Common Derivatives Certification or any other applicable certification. Any distribution carried out without valid certification shall result in such investments being treated as "Direct Plan" applications, and the Distributor shall not be eligible for commission on such transactions.
- Investment through constituted Attorney should necessarily be signed by the constituted Power of Attorney holder.

13. The minor shall only be the sole Unit holder in a folio. Joint holding is not allowed. Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian. Details of the natural parent viz., father or mother or court appointed legal Guardian must be mentioned for investments made on behalf of a minor. In case of Legal Guardian, please submit attested copy of the court appointment letter, affidavit etc. to support.

14. **E-mail Communication:** Investor should ensure that the email id provided is that of First/Sole holder or his/her Family member. Family means spouse, dependent children, Dependant Sibling or dependent parents. This email address and mobile no. provided shall be registered in the folio for all communications. In case, this section is left blank, the email id and mobile no. of the First / Sole Holder available in the KYC records shall be registered in the folio. First / Sole Holder in the folio must provide their own email address and mobile number for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.

If the AMC / RTA finds that the email address / mobile number provided may not be of the actual investor or the same appears incorrect / doubtful, the AMC/RTA shall not capture / update such email address / mobile number in the folio. In such case, intimation will be sent to the investor to provide the correct email address/mobile number through a KYC change request form or other permissible mode.

15. In the event the application has more than one investor and the mode of holding is not specified in the application form, the default option for holding would be considered to be "Joint". However, in all such cases, communications, proceeds of all Income Distribution cum Capital Withdrawal/redemption will be paid to the first named holder.

16. In case an investor opts to hold the Units in demat form, the applicant(s) details mentioned in Section 9, should be the same as appearing in demat account held with a Depository Participant.

17. In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)* status mentioned under section 4 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

The said details are mandatory for both Individual and Non Individual applicants.

*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.

18. **Legal Entity Identifier number update:** As per the RBI circular "Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems" vide notification RBI/2020-21/82 DPSS.CO.OD No.901/06.24.001/2020-21 dated 5th January 2021. RBI vide this notification has decided to introduce the LEI system for all payment transactions of value INR 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). From April 1, 2021, it will be mandatory to include 20-digit Legal Entity Identifier (LEI) information while initiating any transaction of value INR 50 crore and above by entities (non-Individual).

III. FATCA & CRS Details

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit 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 folio(s) or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID/ Number. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. The Fund/AMC reserves the right to reject any application or compulsorily redeem the units held directly or beneficially in case the applicant/investor fails to furnish the relevant information and/or documentation or is found to be holding units in contravention of the FATCA provisions.

IV. Implementation of Aadhaar & PAN Requirements

It is mandatory for all investors to quote their Permanent Account Number (PAN) and submit certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted.

As per the amendments to the Prevention of Money Laundering (Maintenance of Records) Rules, 2005 dated 1st June 2017, all unit holders including Joint Holders, Guardian and Power of Attorney Holders are required to submit their Aadhaar number or proof of Aadhaar application issued by the Unique Identification Authority of India and Permanent Account Number (PAN) to us. Non-individual investors have to submit the Aadhaar and PAN of the authorized signatory/ies.

With effect from January 1, 2018 - Aadhaar and PAN are mandatory, without which

the account will not be opened.

Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission; however sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the investors.

For NRIs/Residents of Jammu & Kashmir, Assam and Meghalaya States

1. If PAN is not submitted, following documents to be submitted
2. Any one Officially Valid Document (OVD) containing name, identity and address details
3. Recent Photograph
4. Any other document including in respect of the nature of business and financial status of the client as may be required by the reporting entity

Officially Valid Documents (OVD)

1. Passport
2. Driving Licence
3. Voter's Identity Card
4. NREGA Job Card duly signed by an officer of State Government
5. Letter issued by National Population Register containing details name, address
6. Any other document as notified by Central Government in consultation with Regulator

V. Bank Account Details

It is mandatory to attach cancelled original cheque/self certified copy of blank cheque/self certified Bank Statement/first page of the Bank Pass book (bearing account number and first unit holder name on the face of the cheque/Bank Pass Book/Bank Statement) is required as an incremental additional document in case of:

- a. Registration of the investor's Bank Mandate at the time of investment
- b. Subsequent change in the investor's Bank Mandate.

SEBI Regulations have made it mandatory for investors to mention the Bank Name & address of branch and bank Account Number in their Investment application form in order to protect the interest of investors from fraudulent encashment of cheques. For registering multiple bank account please fill separate Form for Registering/ Adding Multiple Bank Accounts. Individuals/HUF can register upto 5 bank accounts and Non Individuals upto 10 bank accounts. For further information please refer SAI.

VI. Investment Details

Investors should indicate the Plan/Option for which the application is made. In case Investors wish to opt for both the Options, separate Application form will have to be filled. In case applications are received where option/sub-option for investment is not selected the default option/Sub option as prescribed in KIM will be applicable.

If the investment strategy name on the application form and on the payment instrument is different, the application will be processed and units will be allotted as per the investment strategy name mentioned in the application/transaction slip duly signed by investor(s).

1. The Special Products / Facilities available under the investment strategy, are:

- **Systematic Investment Plan:** This facility enables investors to save and invest periodically over a long period of time. At the time of registration, the SIP allows the investors to invest a fixed equal amount for purchasing units of the investment strategy on specified periodic intervals which are daily/ weekly/ monthly. The provision for Minimum Application Amount will not be applicable under SIP Investments, provided aggregate investment across all strategies under the SIF, at the PAN level, is more than ₹10,00,000/- Frequency – Daily (Monday to Friday) / Weekly / Monthly
Amount - ₹5,000/- and in multiples of ₹1/- thereafter
- **Systematic Transfer Plan:** This facility enables the Unit holder to transfer fixed amount periodically from one investment strategy of the SIF ("Transferor Investment Strategy") to a different Investment Strategy ("Transferee Investment Strategy") by redeeming units of the Transferor Investment Strategy at the Applicable NAV, subject to Exit Load, if any and investing the same amount in Transferee Investment Strategy at the Applicable NAV, on a recurrent basis for a specified period at specified frequency as per the investor's STP mandate. It offers daily / weekly/ monthly / quarterly frequency.
Frequency – Daily / Weekly / Monthly / Quarterly
Amount - ₹5,000/- and in multiples of ₹1/- thereafter provided aggregate investment across all strategies under the SIF, at the PAN level, is more than ₹10,00,000/-
In case the aggregate investment across all strategies under the SIF, at the PAN level, is less than ₹10,00,000/-, the STP will be rejected.
- **Systematic Withdrawal Plan:** This facility enables an investor to withdraw a specified amount at predetermined intervals from the investments in the investment strategy. Monthly and Quarterly frequencies are available under this facility. All terms and conditions for SIP/STP/SWP, including Exit Load, if any, prevailing in the date of SIP/STP/SWP enrolment/registration by the fund shall be levied in the investment strategy.
Frequency – Monthly / Quarterly
Amount - ₹10,000/- and in multiples of ₹1/- thereafter provided aggregate investment across all strategies under the SIF, at the PAN level, is more than ₹10,00,000/-
In case the aggregate investment across all strategies under the SIF, at the PAN level, is less than ₹10,00,000/-, the SWP will be rejected.

2. Transfer of Income Distribution cum capital withdrawal plan:

Under this facility, the IDCW declared in Existing Investment Strategy, if any, can be transferred to any other open ended investment strategy of the Fund or any other Investment Strategy (in existence at the time of declaration of IDCW, as per the features of the respective investment strategy) at the Applicable NAV based prices provided aggregate investment across all strategies under the SIF, at the PAN level, is more than ₹10,00,000/-.

3. One Time Mandate: This facility enables the Unitholder(s) to transact with in a simple, convenient and paperless manner by submitting OTM - One Time Mandate

registration form to the Investment Strategy / Fund which authorizes his/her bank to debit their account upto a certain specified limit based per day (subject to the statutory limits per transaction), as and when the transaction is undertaken by the Investor, without the need of submitting cheque or fund transfer letter with every transaction thereafter. It enables investment either through Systematic Investment Plan (SIP) or Lumpsum investments in the Investment Strategy by sending instructions indicating OTM usage for transaction through online or any other mode as enabled by ITIAML from time to time. If the unitholders have registered their OTM (PAN Level) in any of Investment Strategy, the same can be continued to be used for any of the Investment Strategy as well.

VII. Mode of Payment

1. Payment may be made by cheque or bank draft drawn on any bank, which is a member of the Bankers' Clearing House and is located at the place where the application is submitted.
No money orders, post-dated cheques [except through Systematic Investment Plan (SIP)] and postal orders will be accepted. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India.
Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors.
The AMC will not accept any request for refund of demand draft charges
2. Payment through Stock invest, outstation cheques and cash will not be accepted
3. As per AMFI best practice guidelines on 'Risk mitigation process against third party cheques in SIF subscriptions', Diviniti SIF/ITI AMC shall not accept applications for subscriptions with third party payment instruments. For further information please refer SAI.
4. The cheque should be drawn in favor of "DIVINITI EQUITY LONG SHORT FUND" and should be crossed 'Account Payee Only'
5. Returned cheques will not be presented again for collection and the accompanying application will be rejected
6. Single cheque for investments in multiple investment strategy and multiple cheques for investments in Single investment strategy will not be accepted.
7. In case of investment through electronic mode (RTGS/Transfer letter), you are requested to contact the nearest AMC/Karvy ISC for the Bank Account Number to which the purchase/additional purchase amount is to be credited.
8. **NRI/FII's:**
Repatriation basis: - Payments by NRIs/FIIs may be made by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centers are located.
Non-Repatriation basis:- NRIs investing on a non repatriable basis may do so by issuing cheques drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Investor Service Centers are located.
9. In case of payment through electronic mode (RTGS/NEFT or Transfer Letter), need to provide the bank acknowledgement copy along with purchase application.
10. **Third Party Payments**
 - a) Third party payments (i.e where payment is made from a source other than that of the first holder) will not be accepted by the Fund, except if made under the following exceptional categories, namely i) employer on behalf of employee as payroll deductions or deductions out of expense reimbursements for SIP/Lumpsum investments, ii) Custodian on behalf of FPI/client and iii) Payment by Asset Management Company (AMC) to a Distributor empanelled with it on account of commission/incentive etc. in the form of the SIF Units of the Funds managed by the AMC through Systematic Investment Plans or Lumpsum Investment (w.e.f. January 16, 2012). iv) Payment by a Corporate to its Agent/Distributor/Dealer, on account of commission or incentive payable for sale of its goods/ services, in the form of the SIF Units through Systematic Investment Plan or Lumpsum Investment (w.e.f. April 20, 2015). In such cases, KYC acknowledgement along with additional declarations will have to be submitted along with the application form, failing which the application will be rejected. Such declaration to be submitted in original & in the prescribed standard format and unique across each lumpsum investment.
 - b) In case of payment from a joint bank account, first holder in the folio has to be one of the joint holders of the bank account from which the payment is made. Hence, joint holders may pre-register their bank accounts (single/ multiple) with the AMC/RTA, by completing the Multiple Bank Account Registration Form, if they intend to make payment on behalf of other joint holder(s) in the folio. In such cases the application will be accepted and not treated as a third party payment.
 - c) Where the payment instrument does not mention the bank account holders name/s, investor should attach bank pass book copy/bank statement/bank letter to substantiate that the first unit holder is one of the joint holders of the bank account. Where a payment is through a pre-funded instrument, a bank certification of the bank account no. and account holders name should be attached, in the required format. Pre-funded instrument issued against cash shall not be accepted for investments of Rs. 50,000 or more.
For RTGS/NEFT/online bank transfer etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application.
 - d) The AMC reserves the right to reject the application, post acceptance of the same, if any of the requisite documents/declarations are unavailable or incomplete, in which case the AMC shall refund the subscription money. No interest will be payable on the subscription money refunded. Refund orders will be marked "A/c. payee only" and will be in favour of and be despatched to the Sole/First Applicant, by courier/speed post/registered post.

VIII. Payment of Redemption/Income Distribution cum Capital Withdrawal

Investors are requested to provide the following details along with the mandatory requirement of bank account details (bank, branch address, account type and account no.) in the application form for electronic fund transfer (EFT) of Income Distribution cum Capital Withdrawal/redemption amount to the unit holders bank account. AMC will automatically extend this facility to all unit holders in case the bank account as communicated by the unit holder is with any of the bank providing EFT facility.

- A. The 11 digit IFSC (Indian Financial System) Code
- B. The 9 digit MICR (Magnetic Ink Character Recognition) number appearing next to the cheque number in the cheque leaf (Please attach copy of the cancelled cheque for verification)

Based on the above information AMC will enable secure transfer of your redemption and Income Distribution cum Capital Withdrawal payouts via the various electronic mode of transfers (RTGS/NEFT/Direct Credit mode that are available in the banking system).

"If the remittance is delayed or not affected for reasons of incomplete or incorrect information, AMC cannot be held responsible." For validation of IFSC/MICR code, investor to attach the cancelled cheque/copy of cheque (PSU banks account holders to provide the front page of pass book along with cheque copy). If these documents are not provided the fund will not be responsible consequent delay in receipt of payment. Fund is also not responsible for bankers delay.

IX. Purchase/Redemption of Units through Stock Exchange Infrastructure

Investors can purchase and redeem units of the on SIF Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and on the BSE STAR MF System of Bombay Stock Exchange Ltd. (BSE). Please refer Investment Strategy Information Document(s) of the investment strategy(s) for further details.

X. Additional Instructions for Applications Supported by Blocked Amount (ASBA)

Diviniti SIF extends ASBA facility to the Investors subscribing for the Units under this New Fund Offer ("NFO") in addition to its existing mode of subscriptions, subject to the same being extended by all the concerned intermediaries involved in the ASBA process. For availing this facility, Investors are requested to check with the Designated Branches ("DBs") of the Self Certified Syndicate Banks ("SCSBs"). For the complete list of SCSBs with details of controlling/designated branches please refer to websites: <http://www.sebi.gov.in>, <http://www.nseindia.com> and <http://www.bseindia.com>.

Investors shall use the ASBA Application Form bearing the stamp of the Syndicate Members and/or the DBs of SCSB, as the case may be, for the purpose of making an application for Subscription of Units of Plan(s) under the investment strategy. Investors are required to submit their applications, either in physical or electronic mode. In case of application in physical mode, the Investor shall submit the application at the DBs of the SCSB. In case of application in electronic form, the Investor shall submit the application either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for blocking funds in the ASBA account held with SCSB, and accordingly registering such Applications. On submission of the application, the Investors are deemed to have authorised (i) the SCSB to do all acts as are necessary to make the application including, blocking or unblocking of funds in the bank account maintained with the SCSB specified in the application, transfer of funds to the Bank Account of the Investment Strategy/Diviniti SIF on receipt of instructions from the Registrar and Transfer Agent after the allotment is made; and (ii) the Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application ("ASBA Account"), upon rejection of the application/winding up of the investment strategy, as the case may be.

Applications completed in all respects, must be submitted at the SCSBs with whom the bank account is maintained.

In case the ASBA application form is erroneously submitted at any of the Official Points of Acceptance of the Fund, the same shall be rejected.

The SCSB shall block amount equivalent to the application amount mentioned in the Form, after verifying that sufficient funds are available in the bank account ("ASBA Account") till the date of allotment of Units or upon rejection of the application/winding up of the investment strategy, as the case may be.

No request for withdrawal of ASBA application form will be allowed after the closure of New Fund Offer Period.

Grounds for rejection of ASBA applications

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

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

XI. Prevention of Money Laundering and Know Your Customer (KYC)

According to SEBI Guidelines under 'The Prevention of Money Laundering Act, 2002', SIFs are required to follow enhanced know your customer (KYC) norms. Further, SEBI has also notified SEBI (KYC Registration Agency) Regulations, 2011

on December 23, 2011 with a view to bring uniformity in KYC requirements for the securities market and to develop a mechanism for centralization of the KYC records. Accordingly the following procedures shall apply:

- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. SIFs, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment investment strategies, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including IPV with any SEBI registered intermediaries including SIFs. The KYC Application Forms are also available on our website <https://sif.itiamc.com>.
- The Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforementioned circulars/circulars issued by SEBI in this regard from time to time. The Fund shall upload the details of the investors on the system of the KYC Registration Agency ("KRA"). The Registrar & Transfer Agent of the Fund viz. Karvy Computershare Private Limited ("Karvy") may also undertake the KYC of the investors on behalf of the Fund. On receipt of the KYC documents from the Fund, the KRA shall send a letter to the investor within SEBI stipulated timelines, confirming the details thereof.
- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary but can submit the letter/acknowledgment issued by the KRA.
- It is mandatory for intermediaries including SIFs to carry out IPV of its new investors. The IPV carried out by any SEBI registered intermediary can be relied upon by the Fund. ITI Asset Management Limited and NISM/AMFI certified distributors who are Know Your Distributor (KYD) compliant are authorized to undertake the IPV for SIF investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
- Existing KYC compliant investors of the Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
- Application Form not accompanied by KYC Application Form or letter/acknowledgment issued by KRA may be rejected by the Fund. The KYC compliance status will be validated with the records of the KRA. AMC reserves the right to call for any additional information from the investors/applicant/reject applications/subsequent application in order to fulfil the requirements of PMLA norms prescribed by SEBI/PMLA Regulation from time to time.

Implementation of Central KYC (CKYC)

The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI, an independent body), to perform the function of Central KYC Records Registry including receiving, storing, safeguarding and retrieving KYC records in digital form.

Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalisation of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to note the following changes, from February 1, 2017.

1. New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system, will be required to fill the new CKYC form while investing with the Fund.
2. If any new individual investor uses the old KRA KYC form which does not have all the information needed for registration with CKYC, such investor will be required to either fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC form.

Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC Registry can invest in investment strategy of the Fund quoting their 14 digit KIN in the application form. Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card will need to be provided.

XII. Ultimate Beneficial Owner (UBO)

Pursuant to SEBI master circular vide ref. no. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and guidelines on Identification of Beneficial Ownership issued by SEBI vide its circular ref. no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ("UBO(s)") and submit proofs to identify the UBO, i.e., Identity and address proof.

Ultimate Beneficial Owner (UBO) is the natural person, who ultimately owns or controls, directly or indirectly your organisation. Controlling ownership interest has been defined as ownership of/entitlement to;

- a) more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;
- b) more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership or;
- c) more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals
- d) In case of Trust, beneficial owners of the trust needs to be known by determining the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
- e) In case the Investor is a listed company or a subsidiary where the majority is held by a listed company, then the details of shareholders or beneficial owners is not required.
- f) The identification of beneficial ownership in case of Foreign Portfolio Investors (FPIs), their sub-accounts and Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/

Investors (other than Individuals & Listed companies) shall be mandatorily required to submit the following additional documents along with the declaration, to the Fund at the time of an investment transaction. Additionally, investors shall be required to notify the fund, when there is a change in the beneficial ownership:

- Copy of the latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the Company Secretary/Whole time director/MD.
- Documents confirming identity and address of the UBOs of the entity.

Investors are requested to note that, the fund shall reserve the right to seek additional information to ascertain the beneficial or controlling ownership in the entity investing with the fund. Applications without the information are subject to rejection/refund.

XIII. Non Profit Organization (NPO) declaration

Non Profit Organization (NPO) declaration is mandatory if the entity or organisation is falling under " Non Profit organisation" (NPO) which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961) and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

XIV. Redemption frequency

Daily (Business Day) or any lesser redemption frequency as may be decided by AMC. ₹25,000/- and in multiples of ₹1/- thereafter subject to the remaining amount at an aggregate level across SIF at a PAN level is more than ₹10,00,000/- . In case the aggregate investment across all strategies under the SIF, at the PAN level, is less than ₹10,00,000/-, the Redemption/switch out transaction will be rejected.

XV. Nomination Details

Applicants applying for Units singly/jointly can make a nomination at the time of initial investment or during subsequent investments.

1. The nomination can be made only by individuals applying for/ holding units on their own behalf singly or jointly.
2. Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
3. Nomination is not allowed in a folio of a Minor unitholder.
4. A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be provided.
5. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
6. 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.
7. A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
8. Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation/ claim settlement shall be made equally amongst all the nominees.
9. Nomination made by a unit holder shall be applicable for units held in all the investment strategies under the respective folio / account.
10. Nomination shall stand rescinded upon the transfer of units.
11. Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
12. Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/SIF/ Trustees against the legal heir(s).
13. Cancellation of Nomination: Request for cancellation of Nomination can be made only by the unitholders. The nomination shall stand rescinded on cancellation of the nomination and the AMC shall not be under any obligation to transfer / transmit the units in favour of the Nominee.
14. Unitholders who do not wish to nominate are required to confirm the same by indicating their choice in the space provided in the nomination form.
15. The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
16. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission/ claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

Rights, Entitlement and Obligation of the investor and nominee:

- If you are opening a new demat account / MF folios, you have to provide nomination. Otherwise, you have to follow procedure as per 3.10 of this circular.
- You can make nomination or change nominee any number of times without any restriction.
- You are entitled to receive acknowledgement from the AMC / DP for each instance of providing or changing nomination.

- Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single account / folio.
- In case all your nominees do not claim the assets from the AMC / DP, then the residual unclaimed asset shall continue to be with the AMC in case of MF units and with the concerned Depository in case of Demat account.
- You have the option to designate any one of your nominees to operate your account / folio, in case of your physical incapacitation, at any point of time and not just during opening of account / folio. This mandate can be changed any time you choose.
- The signatories for this nomination form shall be as per mode of holding in the folio(s) / demat account(s) i.e.
 - ◊ 'Either or Survivor' Folios / Accounts - any one of the holder can sign
 - ◊ 'First holder' Folios / Accounts - only First holder can sign

Transmission aspects

- AMCs / DPs shall transmit the folio / account to the nominee(s) upon receipt of 1) copy of death certificate and 2) completion / updation of KYC of the nominee(s). The nominee is not required to provide affidavits, indemnities, undertakings, attestations or notarization.
- In case of a joint account / folio, for transmission to the surviving joint holder(s) by name deletion, the surviving joint holder(s) shall have the option to update residential address(es), mobile number(s), email address(es), bank account detail(s), annual income and nominee(s), either along with transmission or at a later date. The regulated entity cannot seek KYC documents at the time of transmission, unless it was sought earlier but not provided by the holder.
- Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heir(s) of the deceased investor. In this regard, no dispute shall lie against the AMC / DP.
- In case of multiple nominees, the assets shall be distributed pro-rata to the surviving nominees, as illustrated below.

% share as specified by investor at the time of nomination		% assets to be apportioned to surviving nominees upon demise of investor and nominee 'A'			
Nominee	% share	Nominee	% initial share	% of A's share to be apportioned	Total % share
A	60%	A	0	0	0
B	30%	B	30%	45%	75%
C	10%	C	10%	15%	25%
Total	100%	-	40%	60%	100%

Note:

*Joint Accounts:

Event	Transmission of Account / Folio to
Demise of one or more joint holder(s)	Surviving holder(s) through name deletion The surviving holder(s) shall inherit the assets as owners
Demise of all joint holders simultaneously – having nominee	Nominee
Demise of all joint holders simultaneously – not having nominee	Legal heir(s) of the youngest holder

** If % is not specified, then the assets shall be distributed equally amongst all the nominees. Any odd lot after division / fraction of %, shall be transferred to the first nominee mentioned in the nomination form. (see table in 'Transmission aspects').

*** Provide only number: PAN or Driving Licence or Aadhaar (last 4). Copy of the document is not required. However, in case of NRI / OCI / PIO, Passport number is acceptable.

**** to be furnished only in following conditions / circumstances:

1. Date of Birth (DoB): provide, only if the nominee is minor.
2. Guardian: It is optional for you to provide, if the nominee is minor.

XVI. Declaration and Signatures

- a) Signature should be in black or blue ink only.
- b) Signatures should be in English or in any Indian language. Thumb impressions and Signatures in languages not specified in the Eight Schedule of the Constitution of India should be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF.
- c) Applications on behalf of minors should be signed by their Guardian.

Diviniti SIF/AMC, reserves the right to reject any application inter alia in the absence of fulfilment of regulatory requirements, fulfilment of requirements of the ISID, SAI and furnishing necessary information to the satisfaction of the SIF/AMC.

CHECKLIST FOR DOCUMENTATION

Please submit the following documents with your application (where applicable).

Documents	Individuals	NRI/ OCI/ PIO	Minors	Companies/ Body Corporates	Trusts	Societies	HUF	Partnership Firms	FPIs*	LLP/ FIs**	Investments through Constituted Attorney
1. Certificate of Incorporation/Registration				✓	✓	✓		✓	✓	✓	
2. Resolution/Authorisation to invest				✓	✓	✓		✓	✓	✓	
3. List of Authorised Signatories with Specimen Signature(s)				✓	✓	✓		✓	✓	✓	✓
4. Memorandum & Articles of Association				✓							
5. Trust Deed					✓						
6. Bye-Laws						✓					
7. Partnership Deed/Deed of Declaration							✓	✓			
8. Notarised Power of Attorney											✓
9. Proof of PAN	✓	✓	✓#	✓	✓	✓	✓	✓	✓	✓	✓
10. Proof of KYC/CKYC - KIN number	✓	✓	✓#	✓	✓	✓	✓	✓	✓	✓	✓
11. Overseas Auditor's Certificate (Applicable for DTAA)									✓		
12. Foreign Inward Remittance Certificate		✓									
13. Date of Birth Certificate/School Living Certificate/Passport of Minor			✓								
14. Document evidencing relationship with Guardian			✓								
15. Ultimate Beneficial Ownership				✓	✓	✓	✓	✓	✓	✓	
16. FATCA/CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

All documents for entities above should be originals/true copies certified by the Director/Trustee/Company Secretary/Authorised Signatory/Notary Public.

* As per SEBI (FPI) Regulations, 2019, FPIs can invest in Indian Securities only through Stock Brokers and in Demat mode only.

** For FIs, copy of SEBI registration certificate should be provided.

If PAN/PEKRN/KYC proof of Minor is not available, PAN/PEKRN/KYC proof of Guardian should be provided.

SYSTEMATIC INVESTMENT PLAN (SIP)

Registration Cum Mandate Form with & Top-Up Facility

Please read Product Labeling available on the front inside cover page of KIM and instructions before filling this form



Application No. **S**

DISTRIBUTOR INFORMATION					FOR OFFICE USE ONLY	
Distributor Name & Code	Sub-Distributor Code	Internal Code for Sub-Broker/Employee	EUIN*	RIA Code	Registrar/Bank Serial No.	Date and Time of Receipt
ARN-	ARN-					

Please sign alongside in case the EUIN is left blank/not provided. EUIN Declaration: I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. • RIA Declaration: I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all Investment Strategies managed by you, to the above mentioned SEBI-Registered Investment Adviser/RIA

First/Sole Unit Holder/ Guardian	Second Unit Holder/Guardian	Third Unit Holder/Guardian
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1. UNITHOLDER INFORMATION

1st/Sole Unit Holder Name

2. INVESTMENT STRATEGY DETAILS (Choice of Plan [Please ✓])

Investment Strategy _____ Plan (Please ✓) Regular Direct

Option: Growth IDCW# Reinvest IDCW# Payout (Default Option will be Growth in case option not selected or in case of any ambiguity.)

Income Distribution cum Capital Withdrawal

3. SIP DETAILS * Minimum Initial Investment: ₹5,000/- and in multiples of ₹1/- thereafter. Subject to Minimum investment of 10 lacs

SIP TYPE: SIP with first installment through cheque SIP without first installment

Enrolment Period: From Date [M][M][Y][Y][Y][Y] To Date [M][M][Y][Y][Y][Y] (Note: Enrollment period should be less than or equal to 40 years.)

First SIP Instalment via: Cheque No. _____ Drawn on Bank and Branch _____

Amount: ₹ _____ A/c. No. _____

Each SIP Amount*: ₹ _____ Amount in Words _____

Frequency: Daily (SIP) Weekly (SIP) Monthly (SIP)
 (Please ✓) All Business Days _____ (Please mention any day between Monday to Friday) Date: [D][D] Preferred Debit Date (Any day from 1st to 31st of the month)

OTM Ref. No. _____

6. SIP TOP-UP FACILITY (You can start SIP Top-Up Facility after minimum 6 Months from 1st SIP)

All Applicants have to submit NACH mandate and will need to fill the maximum amount in line with Top Up amount, SIP amount & tenure.

Top-up Amount: (₹) _____ (minimum ₹1000/- & in multiples of ₹1000/- only) Top-up Start Month: [M][M][Y][Y][Y][Y] Top-up End Month: [M][M][Y][Y][Y][Y]

Frequency: (Please ✓) Half Yearly Yearly (Default)

7. DECLARATION & SIGNATURE(S)

I/We declare that the particulars furnished here are correct. I/We authorize Diviniti SIF/ITI AMC acting through its service providers to debit my/our bank account towards payment of SIP installments and/or any lumpsum payments through an Electronic Debit arrangement/NACH (National Automated Clearing House) as per my request from time to time. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/we would not hold the user institution responsible. I/We will also inform Diviniti SIF/ITI AMC about any changes in my bank account. This is to inform you that I/We have registered for making payment towards my investments in Diviniti SIF/ITI AMC by debit to my/our account directly or through NACH. I/We hereby authorize to honour such payments and have signed and endorsed the Mandate Form. Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account. I also hereby agree to read the respective ISID and SAI of the SIF before investing in any investment strategy of Diviniti SIF/ITI AMC using this facility.

SIGNATURE(S) as per Diviniti SIF Records.		
Date [D][D][M][M][Y][Y][Y][Y]		
Place _____	Sole/First Unit Holder/Guardian	Second Unit Holder
		Third Unit Holder



ONE TIME BANK MANDATE (NACH/OTM/Direct Debit Mandate Form)

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]

Tick (✓) Sponsor Bank Code _____ Utility Code _____
 CREATE MODIFY CANCEL
 I/We hereby authorize **DIVINITI SIF** to debit (tick ✓) SB CA CC SB-NRE SB-NRO Other
 Bank a/c number _____

with Bank _____ Name of customers bank _____ IFSC _____ or MICR _____
 an amount of Rupees _____ Amount in words _____ ₹ _____

FREQUENCY Mthly Qtly H-Yrly Yrly As & when presented DEBIT TYPE Fixed Amount Maximum Amount

PAN _____ Phone No. _____

Investment Strategy Name _____ Email ID _____

Note: Maximum period of validity of this mandate is 40 years only.
 I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD
 From [D][D][M][M][Y][Y][Y][Y] _____ Signature Primary Account holder _____ Signature of Account holder _____
 To [D][D][M][M][Y][Y][Y][Y] _____
 1. _____ Name as in bank records 2. _____ Name as in bank records 3. _____ Name as in bank records

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

TERMS AND CONDITIONS

1. Please refer ISID for minimum SIP investment amount under each investment strategy.
2. Please refer the Key Information Memorandum (KIM) and Investment Strategy Information Document (ISID) of the respective investment strategy for applicable NAV, risk factors, load (exit/entry) and other information on the respective investment strategy before investing.
3. Complete Application form and SIP Enrollment Form along with the first cheque should be submitted to the AMC/KFin Tech ISCs.
4. Investors should mandatorily give a cheque for the first Installment. The first cheque should be drawn on the same bank account which is to be registered for NACH. Alternatively, the cheque may be drawn on any bank, for which investor should provide a photocopy of the cheque or cancelled cheque of the bank/branch for which NACH is to be registered.
5. First SIP cheque and subsequent SIP installments via NACH should be of the same amount.
6. If any chosen day falls on a non business day, the next business day will be considered as the transaction date.
7. Incorrect/Incomplete applications are liable to be rejected.
8. ITI Asset Management Ltd. reserves the right to reject any application without assigning any reason thereof and the Trustee reserves the right to change/modify the terms and conditions of SIP.
9. NACH instructions will take a minimum of one month for registration with the bank and hence the first debit will be carried out only after one month, on the SIP date mentioned on the form. The AMC reserves the right to modify the SIP period depending on the one month period for registration to ensure minimum number of installments as mentioned in ISID.
10. The mandate registration form will be submitted through National Automated Clearing House (NACH) and Banks participating in Direct Debit Facility. This facility is offered to investors having Bank accounts in select banks mentioned in the link under Product and Services tab The Banks <http://www.npci.org.in/> in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. We will inform you on such discontinuation.
11. In case investors bank account is available under NACH Facility; registration will be done through NACH platform.
12. Existing Unit holders in investment strategy(s) of Diviniti SIF/ITI AMC are required to submit only the SIP NACH Mandate. Existing unit holders should note that the unit holder's details & the mode of holding will be as per the existing account. New investors, who wish to enroll for SIP through NACH, should fill the Common Application Form & SIP NACH Mandate.
13. Initial cheque should be drawn on any bank, which is situated at & is a member of the Banker's Clearing House located at the place where the SIP application is submitted or payable at par & should participate in local MICR clearing. Please contact the nearest designated Investor Service Centre for the updated list. For outstation applications, the initial DD has to be payable at the nearest AMC locations. No outstation cheques will be accepted. The cheque should be drawn in favor of the investment strategy chosen (e.g. Pay ***** [Investment Strategy name] & crossed 'A/c Payee Only').
14. Payments will be accepted by NACH mode. For this purpose, investors/unit holders are required to give NACH Mandate Form to debit their bank accounts at periodic intervals & credit the subscription proceeds to Diviniti SIF Bank Account.
15. Returned/Dishonored cheque/NACH Rejects will not be presented again for collection. If the 1st installment cheque is dishonored, the SIP processing/registration will be rejected.
16. The SIP Enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the bank account is closed and no request for change in bank account has been submitted.
17. If investor has not provided the SIP frequency/period/date, the default SIP frequency would be Monthly & the SIP installments would be the minimum number of installments of the respective investment strategies as specified in the ISID. The default date will be considered as 7th of the month for Monthly option.
18. If an Existing investor wants to enroll in another investment strategy & continue for the existing folio, then the investor has to submit a duly filled & signed SIP NACH Mandate along with the first cheque (if investment is in the new Investment Strategy).
19. You can choose to discontinue this facility by giving 30 Calendar days written notice to any of AMC/Registrar Investor Service centers.
20. Request for change in bank mandate to be submitted atleast 30 Calendar days before the due date of next SIP installment.
21. The bank account provided for NACH (Debit) should be in the list of banks participating in NACH.
22. MICR code or IFSC code should be mandatory filled on NACH mandate, MICR code starting and/or ending with 000 are not valid for NACH.
23. The investor agrees to abide by the terms and conditions of NACH facility of NPCI as applicable at the time of investment and as may be modified from time to time.
24. The investor undertakes to keep sufficient funds in the account till the date of execution of the debit. The investor hereby declares that the particulars given overleaf are correct and complete. If the date of debit to the investors account happens to be a non Business day as per the fund, execution of the debit will not happen on the day of the holiday and allotment of Units will happen as per the terms and conditions listed in the concerned SID. The Fund, its Registrars, Auto Debit Banks and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riots, strike, mutiny, revolution, fire, flood, fog, war, change of government policies, unavailability of banks computer system, force majeure events or any other cause of peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them.
25. Investors will not hold ITI Asset Management Ltd., its registrars, banks and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to the local holidays or any other reason.
26. ITI Asset Management Ltd. reserves the right to reject any application without assigning any reason thereof.
27. Incorrect, incomplete or ambiguous forms will not be accepted and will be returned to the investor within 10 business days via normal post.
28. To avail of SIP in separate investment strategies via NACH facility, an investor will have to fill a separate form for each investment strategy. A single form cannot be used for different investment strategies simultaneously.
29. As per Prevention of Money Laundering Act 2002, it is mandatory for all investors to be KYC compliant. For more details please refer point on "Instructions to Investor" for Filling up the Application Form.
30. As per NPCI circular NPCI/NACH/OC No.012/2023-24 dated December 29, 2023, mandate is to be issued for a maximum duration of 40 years from the date of issuance of mandate.
31. **Employee Unique Identification Number (EUIIN):**
SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of SIF products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing SIF products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIIN of the Sales Person (if any) in the EUIIN space.
32. **SIP Top-Up:** An investor can select this facility to increase the amount of the SIP installment by a fixed amount at pre-defined intervals during the tenure of the SIP. The features, terms and conditions for availing 'Top-Up' facility are as follows:
 1. This facility shall be available under all the investment strategy where SIP facility is being offered.
 2. The minimum Top-up amount is Rs. 1000/- and in multiples of Rs. 1000/- thereafter.
 3. If the investor does not specify the Top-up amount, the default amount for Top-up will be considered as Rs. 1000/-, and the application form shall be processed accordingly.
 4. SIP Top-Up facility can be availed at half yearly and yearly intervals. In case the Top-Up frequency is not specified, Default will be considered as yearly frequency.
 5. SIP top-up facility is currently available only for SIP registration and installment payments made directly with the fund and through modes like NACH/ECS/Auto Debit mode.
 6. SIP Top up facility is currently not available for SIP registration made through (i) Post-dated cheques (PDCs), (ii) Channel Partners, & (iii) ISIPs.
 7. Top-Up facility would be available to all existing and new SIP enrolments. Existing investors who have enrolled for SIP are also eligible to avail Top-Up facility and will be required to submit 'Systematic Investment Plan (SIP) with Top-up Facility' at least 30 calendar days prior to the Top-Up start month. In case the request is not received at least 30 days prior to the SIP date, the Top-up will be applicable from the next effective SIP installment.
 8. Once enrolled, in case the Investor wants to modify the Top-up details, the investor must cancel the existing SIP Top-up and enroll for a new SIP Top-up with the desired Top-up details.
 9. SIP Top-up facility can be started after minimum 6 months from the date of 1st SIP for both New and Existing SIP Investors. If the end-date of the Top-up facility is not mentioned the Top-up facility will be continued till the tenure of the SIP. For example, if the SIP is registered till 2099, and the end date of the Top-up facility is not mentioned; then the Top-up will continue till 2099.
 10. In case, the SIP Top up is cancelled, the SIP will be ceased.
 11. SIP Top Up facility can be availed by Existing Investors who have already registered any SIP with the fund, after a gap of 6 months from the date of submission of such Top Up application request and after the subsequent cycle date SIP has been processed. For Example if for an Existing SIP, the First SIP date is 15th of each Month from Jan 2019; and the Top-Up application request is submitted on 22nd Feb, 2019. The Next SIP date will be 15th of March, 2019; therefore the Top Up will start after 6 Months from 15th of September, 2019.
 12. All other terms & conditions applicable for regular SIP Facility will also be applicable to Top-up Facility.

An Illustration: The Top-Up facility will work as follows:

Details of SIP registered	Details of Top-up opted for
<ul style="list-style-type: none"> • Fixed SIP Installment amount: ₹ 5,000/- • SIP Period: 01-April-2019 till 31-March-2022 (3 years) • SIP Date: 1st of every month (36 installments) 	<ul style="list-style-type: none"> Example: • Top-Up Amount: ₹ 1,000/- • Top-Up Frequency: Every 6 months

Based on above details, SIP Installments shall be as follows:

Installment No(s)	SIP Installment (in ₹) (A)	Top-Up amount (in ₹) (B)	Monthly SIP Installment amount after Top-up (in ₹) (A+B)
1 to 6	5000	NA	5000
7 to 12	5000	1000	6000
13 to 18	6000	1000	7000
19 to 24	7000	1000	8000
25 to 30	8000	1000	9000
31 to 36	9000	1000	10000* *(At-least amount to be filled on NACH Mandate)

The Trustee/AMC reserves the right to change/ modify the terms and conditions of the "Top up Facility" at a later date on a prospective basis.

Investments in Specialized Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility. Please read all investment strategy related documents carefully before making the investment decision.

INSTRUCTIONS TO FILL THE NACH DEBIT MANDATE FORM

1. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
2. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/bank account details are subject to third party verification.
3. Investors are deemed to have read and understood the terms and conditions of NACH Facility, SIP registration through NACH facility, the Investment Strategy Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addendum issued from time to time of the respective investment strategy(s) of Diviniti SIF/ITI AMC.
4. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format
5. Please mention the amount in figures and words.
6. Please fill all the required details in the Debit Mandate Form for NACH. The sole/first holder must be one of the holders in the bank account.
7. The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.
8. The 9 digit MICR and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

Toll Free Number:
1800-266-9603

Non Toll Free Number:
022-69153500

Email:
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