



# SAHARA MUTUAL FUND

## COMMON APPLICATION FORM

Serial No: \_\_\_\_\_

DISTRIBUTOR INFORMATION	
Name & Broker Code/ARN	Sub-Agent/Broker Code
ARN- 0032	

FOR OFFICE USE ONLY	
Investor Service Center	Date, Time and Number as per Time Stamping Machine

Upfront commission, if any will be paid by me/us to the AMFI registered and empanelled (with Sahara Mutual Fund) ARN Holder, directly.

**1. EXISTING UNIT HOLDER'S INFORMATION** Folio No. \_\_\_\_\_ (Please proceed to section 3 & 5)

**2. APPLICANT INFORMATION** (It is mandatory to submit self attested / verified copy of PAN proof for all investments failing which application will be rejected) (Refer KIM instruction no. 3 & 8)

(To be filled in BLOCK letters. Use one box for one alphabet, leaving one box blank between name and surname)

Full Name of Sole/1st Applicant/Minor/Karta of HUF/Non-individual/Partner in case of Partnership Firm/Proprietor in case of Proprietorship Firm: (Mr./Ms./M/s) \_\_\_\_\_ Date of Birth (dd/mm/yyyy) \_\_\_\_\_

Full Name of Guardian (in case of Minor) / Contact Person (In case of non-individual investors) (Mr./Ms.) \_\_\_\_\_ Relationship with Minor [PI. ✓]   
 Mother  Father  Legal Guardian

Second Applicant's Name (Mr./Ms.) \_\_\_\_\_

Third Applicant's Name (Mr./Ms.) \_\_\_\_\_

Address in full (DO NOT REPEAT NAME) of Applicant/Parent OR Guardian of Minor/Indian address in case 1st Applicant is NRI/FII (Post Box No. alone is not sufficient) \_\_\_\_\_

Dist. \_\_\_\_\_ City \_\_\_\_\_ Pin \_\_\_\_\_ State: \_\_\_\_\_

STD Code \_\_\_\_\_ Tel. \_\_\_\_\_ Fax \_\_\_\_\_ Mobile (10 Digit) \_\_\_\_\_

Email-ID \_\_\_\_\_ Preferable mode of communication E-mail  Yes  No (Refer instruction no. 23)

**Mode of Holding [PI. ✓]** 1.  Single 2.  Joint\* 3.  Either or Survivor/s (\*Default in case not indicated when applicants are more than one)

**MANDATORY FOR INVESTMENT BY NRI(s)/FII(s)** (Please provide full address, Post Box No. alone is not sufficient)

Overseas Address \_\_\_\_\_ City \_\_\_\_\_ Country \_\_\_\_\_ Pin/ZIP \_\_\_\_\_

Applicable to NRIs only : I / We confirm that I am / we are Non-Resident of Indian Nationality / Origin and I / we hereby confirm that the funds or subscription have been remitted from abroad through approved banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account. Please (✓)  Repatriation basis  Non-Repatriation basis

**3. MANDATORY DETAILS** (Please Quote PAN for all applicants.) (Refer Form instruction no. 6 & 7)

Applicant	Permanent Account Number (PAN)	KYC acknowledgement [PI. ✓]
Sole / First Applicant	_____	Submitting now <input type="checkbox"/> Already submitted <input type="checkbox"/>
Second Applicant	_____	Submitting now <input type="checkbox"/> Already submitted <input type="checkbox"/>
Third Applicant	_____	Submitting now <input type="checkbox"/> Already submitted <input type="checkbox"/>

**Occupation of the 1st Applicant [PI. ✓]**

- 1.  Business
- 2.  Professional
- 3.  Agriculturist
- 4.  Private sector service
- 5.  Retired
- 6.  Student
- 7.  Housewife
- 8.  Public / Govt. service
- 9.  Forex Dealer
- 10.  Others (pl.specify)

**Status/Category of the 1st Applicant [PI. ✓]** 1.  Resident Individual 2.  On behalf of minor 3.  HUF 4.  Body Corporate 5.  AOP/BOI 6.  Partnership Firm 7.  Proprietorship Firm  
 8.  Company  Listed  Unlisted 9.  Trust 10.  Society 11.  NRI 12. Fils 13.  Government Body 14.  Financial Institution 15.  Banks 16.  Others (pl.specify) \_\_\_\_\_

**4. Bank Particulars** (It is mandatory to furnish bank particulars failing which application shall be rejected) (Refer Form instruction no. 5)

Bank Account No. \_\_\_\_\_ Account Type:  Savings  Current  NRE  NRO  FCNR  
 MICR Code (9 digit) \_\_\_\_\_ IFSC Code ( 11 digit for RTGS & NEFT) \_\_\_\_\_  
 Bank Name \_\_\_\_\_  
 Branch Address \_\_\_\_\_ City \_\_\_\_\_ Pin \_\_\_\_\_

Investors can now avail the facility of registration of multiple Bank Account and may submit the Multiple Bank Account Registration Form for this purpose.

**ACKNOWLEDGEMENT SLIP** (To be filled in by the investor) as Normal Investment  / or through SIP  / or through STP  / or through Switches  Serial No: \_\_\_\_\_

Received from Mr. / Ms. / M/s \_\_\_\_\_  PAN submitted  KYC Ack. submitted

Address \_\_\_\_\_

an application for purchase of units of \_\_\_\_\_, (scheme) subject to realisation of cheque(s)/demand draft(s).

Rs. (in Figures) \_\_\_\_\_

Cheque/ DD No. \_\_\_\_\_ Dated \_\_\_\_\_

Bank Name \_\_\_\_\_ Bank Branch \_\_\_\_\_

In case of Sahara Tax Gain Fund based on the production of this acknowledgement, the investor may claim tax exemption under Sec.80C of the IT Act till the statement of account is issued provided the payment instrument is encashed and the application and other documents are found to be in order.

Collection Centre's Stamp & Receipt Date and Time

Cheque/DD is subject to realisation

**5. INVESTMENT AND PAYMENT DETAILS** (Refer to KIM for instruction) Please submit one cheque / DD for each scheme (REFER TABLE "SCHEME NAME")

Scheme Name	Plan / Option	Sub Option
Cheque / Demand Draft No	Net Amount (Rs.)	Bank & Branch
		Account Type @ (SB/CA/NRE/NRO/FCNR)

Banker's Certificate is mandatory for applications in case of Demand Drafts. (Ref. instr. no.2 on pg 10) @ For NRI(s) Source of Fund:  NRE  NRO  FCNR  
 Please mention the application no. on the reverse of the Cheque / DD. The details of the bank account provided above pertain to my / our bank account in my / our name  Yes  No

**6. SIP ENROLMENT DETAILS - Selected SIP Date** (please (✓) only one)  5th /  15th /  25th No. of SIP Installments

SIP Amount (in Rs.)	Enrolment Period	Start Month (mm/yyyy)	End Month (mm/yyyy)	Frequency (✓)	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
Payment Mechanism (✓) (Please refer to KIM)	<input type="checkbox"/> Option 1: Debit through ECS / Direct Debit facility (Tick this box and fill up SIP ECS / Direct Debit facility form) (Refer SIP instruction no. 10) <input type="checkbox"/> Option 2: Through Post Dated Cheques - Total Cheques _____ Cheque Nos. from _____ To _____				
Drawn On Bank	Branch Name	City			

**7. NOMINATION DETAILS** (Refer instruction no. 4 of KIM)

I/We \_\_\_\_\_ hereby nominate the under mentioned person to receive the amount to my/our credit in the event of my/our death indicated against the Name(s) of the Nominee(s). I/We also understand that all payments and settlements made to such nominee shall be a valid discharge by the AMC / Mutual Fund / Trustee.

Name & Address of the Nominee	Guardian Name & Address (in case nominee is a minor)	Relationship with the holder	Date of Birth (if minor)

**8. SWITCHES** (Please mention target folio No. if it is not the one mentioned overleaf) Folio No. \_\_\_\_\_

\_\_\_\_\_ or \_\_\_\_\_ or [Pl. ✓]  (Please note that switch can be done either in units or in amount only and not both.)  
 Amount Rs. No. of units Entire Balance  
 From Scheme Name \_\_\_\_\_ Option \_\_\_\_\_  
 To Scheme Name \_\_\_\_\_ Option \_\_\_\_\_

**9. SYSTEMATIC TRANSFER PLAN (STP)** (Refer instruction no. 7 of KIM) STP Date (Monthly/Quarterly option) (✓) only one  1st  5th  25th

Fixed Amount (in Rs.)	Enrolment Period	Start Month (mm/yyyy)	End Month (mm/yyyy)	Frequency (✓)	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
From Scheme Name	Option	To Scheme Name	Option		

**10. DECLARATION** (Please 4 whichever is applicable.)

I/We have read and understood the contents of the Scheme Information Document (SID)/ Statement of Additional Information (SAI) / Key Information Document (KIM) and Addendum(s) thereto of the respective scheme(s) and agree to abide by the terms, conditions, rules and regulations of the scheme(s) as applicable from time to time. I/We hereby declare that I/We are making this investment of the scheme for investment from our own funds on my/our personal behalf and are not beneficiaries of any fund obtained in contravention of Prevention of Money Laundering Act or any guidelines issued from time to time and subsequent amendments thereto including the section on "Prevention of Money Laundering". I/We hereby apply to the Trustee of Sahara Mutual Fund for units of the Scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the Scheme. I/We have not received and will not receive nor will be induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.

(Applicable for SIP Investors only). I/We hereby declare that the particulars given above are correct and express my/our willingness to make payments referred above through participation in ECS /Direct Debit Clearance. If the transaction is delayed or not effected at all, for reasons of incomplete or incorrect information on my/our part or circumstances beyond the control of AMC/its service provider, I/We would not hold the Asset Management Company responsible in any manner. I/We hereby authorize Sahara Mutual Fund and their authorised service providers, to get my/our above bank account debited by ECS / Direct Debit towards the collection of monthly payments on due SIP dates as opted by me/us. In the event of any changes in the bank particulars, I/We will submit a fresh mandate along with a cancellation request for the earlier mandate well in advance. I/We have read and agreed to the terms and conditions mentioned in KIM / SID.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. Date / /

Sole / First Unitholder / Guardian (Signature)	Second Unitholder (Signature)	Third Unitholder (Signature)
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**SAHARA ASSET MANAGEMENT COMPANY PRIVATE LIMITED**  
 Corporate Office : 97-98, 9th Floor, Atlanta, Nariman Point, Mumbai - 400 021.  
 Phone: (022) 675 20121-27 . Fax: (022) 66547855  
 Email: saharamutual@saharamutual.com . Website: www.saharamutual.com



**Registrar & Transfer Agent: KARVY COMPUTER SHARE PVT. LTD. (KARVY) (Unit : Sahara Mutual Fund)**  
 21, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034  
 Ph: 040 - 44677112 / 040 - 44677122 . Email: service\_smf@karvy.com

Note: All future communication in connection with the application should be addressed to the Registrar at the address given in this form, quoting full name of sole/first applicant, the application serial number, the name of the scheme/option, amount invested, date and the place of the AMC/ Collection Centre where the application was lodged/submitted.

## INSTRUCTIONS FOR INVESTMENT AND PAYMENT DETAILS

**INSTRUCTION - Investment Details** - Applicants can invest in one or more of the schemes by filling the amount of investments and submitting separate cheques for all investments under separate application forms. **Please refer to the respective SCHEME NAME / OPTION / SUB-OPTION to be filled up in the application form towards your investments.**

Please note that if you do not indicate the investment option of the relevant scheme, then the Mutual Fund will place you into the default option of the scheme, as per existing scheme provisions.

**INSTRUCTION - Payment Details** - The subscription amounts can be tendered by local cheques/demand drafts favouring the applicable scheme and must be crossed "Account Payee Only". The cheque / demand draft should be drawn on any bank which is situated at and is a member/ sub-member of the Bankers clearing house. Cheques /demand drafts drawn on a bank not participating in the clearing house will not be accepted. Cash will not be accepted.

### CHEQUES TO BE ISSUED IN FAVOUR OF "SCHEME NAME"

SCHEME NAME	OPTION	Sub-option
Sahara Liquid Fund	Variable Pricing Option	Daily Dividend Option (RI)
Sahara Liquid Fund	Variable Pricing Option	Weekly Dividend Option (RI)
Sahara Liquid Fund	Variable Pricing Option	Monthly Dividend Option (RI)
Sahara Liquid Fund	Variable Pricing Option	Growth Option
Sahara Liquid Fund	Fixed Pricing Option	Daily Dividend Option (RI)
Sahara Liquid Fund	Fixed Pricing Option	Weekly Dividend Option (RI)
Sahara Liquid Fund	Fixed Pricing Option	Monthly Dividend Option (RI)
Sahara Liquid Fund	Fixed Pricing Option	Growth Option
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Sahara Income Fund	Dividend Option	Payout
Sahara Income Fund	Dividend Option	Re-Investment Option
Sahara Income Fund	Growth Option	
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Sahara Gilt Fund	Dividend Option	Payout
Sahara Gilt Fund	Dividend Option	Re-Investment Option
Sahara Gilt Fund	Growth Option	
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Sahara Classic Fund	Dividend Option	Payout
Sahara Classic Fund	Dividend Option	Re-Investment Option
Sahara Classic Fund	Growth Option	
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Sahara Interval Fund Quarterly Plan - Series 1*	Dividend Option	Payout
Sahara Interval Fund Quarterly Plan - Series 1*	Dividend Option	Re-Investment Option
Sahara Interval Fund Quarterly Plan - Series 1*	Growth Option	
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Sahara Short Term Bond Fund	Dividend Re-Invt Option	
Sahara Short Term Bond Fund	Growth Option	
<hr/>		
Sahara Tax gain Fund	Dividend Option	Payout
Sahara Tax gain Fund	Dividend Option	Re-Investment Option
Sahara Tax gain Fund	Growth Option	
<hr/>		
Sahara Growth Fund	Dividend Option	Payout
Sahara Growth Fund	Dividend Option	Re-Investment Option
Sahara Growth Fund	Growth Option	
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Sahara Midcap Fund	Dividend Option	Payout
Sahara Midcap Fund	Dividend Option	Re-Investment Option
Sahara Midcap Fund	Growth Option	
Sahara Midcap Fund	Growth Auto Earnings	Payout
Sahara Midcap Fund	Bonus Option	

### CHEQUES TO BE ISSUED IN FAVOUR OF "SCHEME NAME"

SCHEME NAME	OPTION	Sub-option
Sahara Wealth Plus Fund	Variable Pricing Option	Payout
Sahara Wealth Plus Fund	Variable Pricing Option	Re-Investment Option
Sahara Wealth Plus Fund	Variable Pricing Option	
Sahara Wealth Plus Fund	Fixed Pricing Option	Payout
Sahara Wealth Plus Fund	Fixed Pricing Option	Re-Investment Option
Sahara Wealth Plus Fund	Fixed Pricing Option	
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Sahara Infrastructure Fund	Variable Pricing Option	Payout
Sahara Infrastructure Fund	Variable Pricing Option	Re-Investment Option
Sahara Infrastructure Fund	Variable Pricing Option	
Sahara Infrastructure Fund	Fixed Pricing Option	Payout
Sahara Infrastructure Fund	Fixed Pricing Option	Re-Investment Option
Sahara Infrastructure Fund	Fixed Pricing Option	
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Sahara Power & Natural Resources Fund	Dividend Option	Payout
Sahara Power & Natural Resources Fund	Dividend Option	Re-Investment Option
Sahara Power & Natural Resources Fund	Growth Option	
<hr/>		
Sahara Banking & Financial Services Fund	Dividend Option	Payout
Sahara Banking & Financial Services Fund	Dividend Option	Re-Investment Option
Sahara Banking & Financial Services Fund	Growth Option	
<hr/>		
Sahara Super 20 Fund	Dividend Option	Payout
Sahara Super 20 Fund	Dividend Option	Re-Investment Option
Sahara Super 20 Fund	Growth Option	
<hr/>		
Sahara Star Value Fund	Dividend Option	Payout
Sahara Star Value Fund	Dividend Option	Re-Investment Option
Sahara Star Value Fund	Growth Option	
<hr/>		
Sahara R.E.A.L Fund	Dividend Option	Payout
Sahara R.E.A.L Fund	Dividend Option	Re-Investment Option
Sahara R.E.A.L Fund	Growth Option	

\*Sahara Interval Fund Quarterly Plan Series-1 would be open for subscription / redemption / switch during 12-16th in the months of March, June, September, December each year.

● It is suggested that investors / unitholders issue payment instrument (cheque, demand draft, pay order etc. ) in favour of "Scheme name A/c First Investor Name" as stated in the application form or Statement of Account

## INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM

1. The form should be filled in English in BLOCK LETTERS. Please tick (✓) in the appropriate box, where boxes have been provided. 2. The Signature(s) should be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India. Thumb Impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal. Applications by minors should be signed by their guardian. In case of HUF, the KARTA should sign on behalf of the HUF. Similarly, for the Association of Persons (AOP) the application must be signed by the Authorised Signatory. 3. The cheque/demand draft should be drawn in favour of e.g. "Sahara Liquid Fund" or "Sahara Growth Fund" or "Sahara Classic Fund" or as the case may be and crossed "Account Payee Only". The Specified Transaction Period would be between 12th and 16th day in the months of March, June, September, December each year. The cheque/demand draft should be payable locally at the centre where the Application is deposited. The cheque/demand draft should be drawn on any bank which is a member/sub-member of the Bankers Clearing House of that city. 4. Investors are requested to mentioned the correct **scheme name, option / sub-option** in the application form. If such a choice is not being indicated by the investor, it will be deemed that the investor has opted for Dividend Re-investment option. **5. As per SEBI guidelines, it is mandatory for the first applicant** to provide the name of the bank, branch, address, account type and account number at the time of application. An investor can register up to five bank accounts for a folio with the Fund to receive the redemption/dividend proceeds choosing one of these accounts as the preferred bank account. Non-individuals can register upto 10 different bank accounts for a folio. The Unit Holder may choose to receive the redemption/dividend proceeds in any of the bank accounts, the details of which are registered under the facility by specifying the same in the 'Service Request Form in the Statement of Account/Bank account Registration Form'. However, where a Unit Holder does not specify the same, the default option would be to credit the redemption/dividend proceeds to the bank account chosen as the preferred bank account. AMC/RTA shall adopt the same process of verification for above registration as is applicable for a change in bank mandate. **6. PAN / KYC norms:** Currently, It is Mandatory for all applicants to submit the copy of the PAN card. In line with SEBI guidelines / Prevention of Money Laundering Act 2002 (PMLA), KYC is mandatory for applications of Rs. 50000/- and above for all applicants. W.e.f. January 1, 2011 all individual Investors have to be KYC compliant, irrespective of the amount of Investment. As Investments from Investors residing in Sikkim are exempted from PAN, following documents are required to be submitted: 1. Proof of address of Sikkim state and application form should mention the same address. 2. Address proof shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority. **Systematic Investment Plans (SIPs) -** The Systematic Investment Plans (SIPs) by an Investor where the aggregate of installment values does not exceed Rs.50,000/- per year (in a rolling year) shall be exempted from PAN requirement. However in lieu of PAN. Investor has to submit any one photo identification document (such as Voter ID Card, government Defense ID Card, Card of reputed employer, Driving License, Passport etc) along with the application. 7. Application without PAN / Bank account details will not be accepted. 8. NRIs / Persons of Indian origin seeking to apply for Units on a non-repatriation basis may make payments by cheques / drafts drawn out of Non-Resident Ordinary (NRO) accounts payable at the centre where the application form is accepted. 9. Payments by Cash, Stock Invests, Post-dated cheques or out station cheques will not be accepted. **10. Please refer to the table on scheme name, plan / Option / sub option for easy reference while filling up the scheme details at the time of investment.** 11. In case of an application under Power of Attorney or by a limited company, body corporate, registered society, trust or partnership, etc. the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with Memorandum and Articles of Association/bye-laws must be lodged along with the application form. 12. Applicants should specify the mode of holding. In case of joint holders, the first named holder will receive all the account statements, income/redemption/refund warrants and any other correspondence sent from time to time. 13. Applications complete in all respects, may be submitted at the Collection Centres at locations mentioned in the KIM/ Application Form as appointed by the AMC. 14. Applications incomplete in any respect or not accompanied by a cheque/demand draft for the amount payable are liable to be rejected and the money paid will be refunded without interest. 15. If the applicant wishes to nominate in respect of this investment, kindly fill up the nomination details in the application form. 16. The nomination can be made only by individuals applying for/holding units on their own behalf signed singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. 17. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. 18. The Nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time. 19. Nomination in respect of the units stand rescinded upon the transfer of units. 20. Transfer of Units in favour of Nominee shall be valid discharge by the Asset Management Company against the legal heir.

21. The cancellation of nomination can be made only by those individuals who have held units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee. 22. No separate receipt will be issued for the application money. The Investor Service Centre will stamp and return the acknowledgement slip in the application form, to acknowledge receipt of the application. 23. The AMC would arrange to forward the statement of account, half yearly balance account statement, annual report or other investor correspondence through email as preferred by the investor in the application form. 24. Application form/s not completed in any respect/s is liable to be rejected by the AMC.

### Process to identify Third-Party payments:

The following process is recommended for investors to comply with the requirements as stated below :

- An applicant/ investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid). In case an applicant/investor has multiple accounts, it is desired that he submits the bank details in the "Multiple bank Accounts Registration Form". Pay-in from such registered single or multiple accounts can be treated as 1st party payments.
- If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument.
- A pre-funded instrument issued by the Bank against Cash, should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft. The name as per the letter should match with the first named applicant/unit holder. Such DD/Bankers Cheque issued by the bank against cash shall not be accepted for investments of Rs.50,000/- or more.
- If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. The AMC/R&TA shall check that the account number mentioned on the transfer Instruction copy is a registered pay-in account or belonging to the first named applicant/ unit holder.

### Accompanying documents

Please submit the following documents with your application (where applicable). All documents should be original / true copies certified by a Director/Trustee/Company Secretary/ Authorised Signatory/Notary Public.

Documents	Companies	Societies	Partnership Firms	Investments through POA	Trusts	NRI	Fils
Resolution/Authorisation to invest	✓	✓			✓		✓
List of Authorised Signatories with Specimen signature(s)	✓	✓	✓	✓	✓		✓
Memorandum & Articles of Association	✓						
Trust Deed					✓		
Bye-laws		✓					
Partnership Deed			✓				
Overseas Auditors' Certificate							✓
Notarised Power of Attorney				✓			
Account Type/FIRC/ Approval from FIPB						✓	

**Note :** All future communication in connection with this application should be addressed to the Registrar at the address given above, quoting full name of First/Sole Applicant, the name of the Scheme, the amount invested, date and the place of the Collection Centre / Investor Service Centre where application was lodged.

**Registrar & Transfer Agent: KARVY COMPUTER SHARE PVT. LTD. (KARVY)**  
 (Unit : Sahara Mutual Fund)  
 21, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500034.  
 Ph: 040 - 44677112 / 040 - 44677122  
 ● Email : service\_smf@karvy.com

# SYSTEMATIC INVESTMENT PLAN (SIP) Registration Cum Mandate Form for ECS / Direct Debit Facility



DISTRIBUTOR INFORMATION	
Name & Broker Code/ARN	Sub-Agent/Broker Code

**Serial No:** \_\_\_\_\_

Upright commission, if any will be paid by me/us to the AMFI registered and empanelled (with Sahara Mutual Fund) ARN Holder, directly.

(Existing Investors Folio No) \_\_\_\_\_

## INVESTOR AND SIP DETAILS

Application No. \_\_\_\_\_

Sole/First Investor Name (Mr./Ms.) \_\_\_\_\_

Date of Birth (dd/mm/yyyy) \_\_\_\_\_

Second Applicant's Name (Mr./Ms.) \_\_\_\_\_

Date of Birth (dd/mm/yyyy) \_\_\_\_\_

Third Applicant's Name (Mr./Ms.) \_\_\_\_\_

Date of Birth (dd/mm/yyyy) \_\_\_\_\_

I/We hereby give my/our consent to receive all communication such as Account Statement, Transaction update, Half yearly portfolio, Annual Report and any other related data/information by Email.

PI (✓)  Email-ID \_\_\_\_\_

TERMS OF PHOTO IDENTIFICATION DOCUMENT (Please refer to instruction no. 20 & 21 of Terms & Conditions)

Applicant	Type / Nature of Photo ID	Issuing Authority	ID No.	Type / Nature of self attested Proof of address and attestation by ARN holder
Sole / 1st Applicant				
Second Applicant				
Third Applicant				

## INVESTMENT AND PAYMENT DETAILS (Refer to KIM for instruction) (REFER TABLE "SCHEME NAME")

SIP Date (✓)  5th /  15th /  25th

Scheme Name	Plan / Option	Sub Option

SIP Amount (in Rs.)	Enrolment Period	Start Month (mm/yyyy)	End Month (mm/yyyy)	Frequency Please (✓)
.....				<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly

First SIP transaction via Cheque No.	Cheque Dated	Amount (in Rs.)

I/We hereby authorise Sahara Mutual Fund/ Sahara Asset Management Company Private Limited and their authorised service provider to debit my/ our following bank account by ECS ( Debit Clearing )/ Direct Debit for collection of SIP payment.

## PARTICULARS OF BANK ACCOUNT

**Bank Account No.** \_\_\_\_\_ **Account Type :**  Savings  Current  NRE  NRO  FCNR

**Account Holders Name** as in Bank account \_\_\_\_\_

**MICR Code** (9 digit) \_\_\_\_\_ (Please enclose copy of cancelled cheque) [Mandatory] **IFSC Code** ( 11 digit for RTGS & NEFT) \_\_\_\_\_

**Bank Name** \_\_\_\_\_

**Bank City** \_\_\_\_\_

I/We hereby declare that the particulars given above are correct and express my/our willingness to make payments referred above through participation in ECS/Direct debit. If the transaction is delayed or not effected at all, for reasons of incomplete or incorrect information on my/our part, I/we would not hold the user institution responsible. I/We also inform Sahara Mutual Fund / Sahara Asset Management Company Private Limited about any changes in the bank account. I/We have read and understood conditions mentioned overleaf, and agree to the Terms and Conditions mentioned in the Scheme Information Document (s).

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. Date / /

<b>1st applicant/ Guardian Signature</b> (As in Bank Records)	
<b>2nd applicant / Signature</b> (As in Bank Records)	
<b>3rd applicant / Signature</b> (As in Bank Records)	

## BANKERS ATTESTATION

Certified that the Signature of Account Holder and details of the bank account are correct as per details. We accept the Mandate.

Verification request to be retained by the customer bank

Signature of authorised official of bank (Bank's stamp and date)

The Branch Manager,

Bank \_\_\_\_\_

Branch \_\_\_\_\_

Sub: Mandate Verification for account no. \_\_\_\_\_

This is to inform you that I/We have registered with Sahara Mutual Fund through their authorised Service provider for the RBI's Electronic Clearing Service (Debit Clearing)/Auto Debit facility and that my payment towards my investment in Sahara Mutual Fund shall be made from my / our above mentioned bank account with your bank. I/We authorise the representative carrying this ECS/Auto Debit account mandate form to get it verified & executed. Please debit my/our account for verification charges, if any. Thanking you,

<b>1st applicant/ Guardian (Signature)</b>	<b>2nd applicant (Signature)</b>	<b>3rd applicant (Signature)</b>
--	----------------------------------	----------------------------------

**Serial No:** \_\_\_\_\_

## ACKNOWLEDGEMENT SLIP (to be filled in by the investor)

Received from Mr./Ms./M/s.....  
 Address.....  
 SIP / Auto Debit Application under (Scheme) .....  
 along with first SIP cheque no. .... dated.....drawn on (Bank / Branch)  
 for Rs. ....

Seal, Signature & Date

PLEASE TURN OVER

## Terms and Conditions

- A. SIP payment through Electronic Service (Debit Clearing) of the Reserve Bank of India (RBI). List of cities for SIP Auto Debit facility - through ECS (Debit clearing)

Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda (Vadodara), Belgaum, Bhilwara, Bhopal, Bhubaneswar, Bijapur, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Goa, Gorakhpur, Guwahati, Gwalior, Haldia, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udipi, Varanasi, Vijaywada, Vizag.

- B. SIP payment through Direct Debit facility is available with: (As per arrangement made by the AMC from time to time)

- i) HDFC Bank Ltd / AXIS Bank Ltd / IDBI Bank Ltd / IndusInd Bank Ltd / Kotak Mahindra Bank - All Branches.
- ii) Bank of India and Punjab National Bank - Select Branches (\*)

\* for list of branches, check website [www.saharamutual.com](http://www.saharamutual.com) or contact our Investor Service Centres (ISCs).

- This facility is offered only to the investors having bank accounts in selected cities/Selected banks/Branches mentioned above.
- Please submit the following documents at least 30 working days before the 1st SIP date for ECS (Debit Clearing)

New Investors	Existing Investors
<ul style="list-style-type: none"> <li>Application form for the respective scheme(s)</li> <li>1st SIP Cheque *</li> <li>SIP ECS/Auto Debit Facility Form</li> </ul>	<ul style="list-style-type: none"> <li>1st SIP Cheque *</li> <li>SIP ECS/Auto Debit Facility Form</li> </ul>

\* The 1st SIP Cheque should be issued from the same bank account which is to be debited under ECS for subsequent installments. i.e. the 1st cheque should be drawn on the same bank account which is to be registered for ECS (Debit)

In case the 1st cheque is issued from an account which is different from ECS debit account, then a specimen cancelled cheque from ECS Debit account (as mentioned in the application form) should be submitted along with other requirements. [Other Terms and Conditions or as stated in the SIP registration cum mandate form.]

- The cheques should be drawn in favor of the scheme/plan chosen e.g. "Sahara Growth Fund" and crossed "account payee only" and payable locally and drawn on any bank, which is situated at and is a member of bankers clearing house located at the place where the SIP application is submitted. Outstation cheque will not be accepted.
- Please write the SIP Form Number/the first applicant's name on the reverse of the cheque accompanied by the SIP form
- Return/ dishonored cheque will not be presented again for collection
- The bank account provided for ECS (Debit) should participate in local MICR Clearing.
- The names of cities in the list may be modified/ updated/ changed/removed at any time in future entirely at the discretion of Sahara Mutual Fund/Sahara Asset Management Private Limited without assessing any reasons or prior notice. If any name of city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. In such a case, the AMC at its sole discretion may accept post dated cheque (PDC's) from the investors for the balance period.
- MICR code starting and /or ending with 000 are not valid for ECS.
- SIP Auto Debit facility is available only on specific dates of the month 5th, 15th or 25th.
- The investor agrees to abide by the terms and conditions of ECS facilities of Reserve Bank of India (RBI).
- Investor will not hold Sahara Mutual Fund/Sahara Asset Management Private Limited, its Registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS/local holidays
- Sahara Mutual Fund / Sahara Asset Management Private Limited, its Registrars and other service providers shall not be responsible nor liable for any damages/ compensation for any loss, damages etc. incurred by the investor. The investor assumes the entire risk of using these facilities and takes full responsibility.
- Sahara Mutual Fund/Sahara Asset Management Private Limited reserves the right to reject any application without assigning any reason thereof.
- Please read the Key Information Memorandum and Scheme Information Document (SID) of respective scheme(s) for applicable NAV, risk factors, load, minimum SIP amount and other information.
- Investor can choose to change his/her/their bank account or discontinue this facility by giving 30 days written notice to any of our Investor Service Centers.
- Allotment of units would be subject to realization of credit.
- An investor can opt for monthly or quarterly frequency.
- Only one SIP per month or per quarter is permitted per folio/ account.
- The applicable NAV for the 1st installment (in respect of the 1st cheque) will be as per the date and time at which the same has been received at ISC. If the date of the subsequent SIP cheque/ installment is a non transaction day for the scheme, then the units shall be allotted on the next / following transaction day.
- The Systematic Investment Plans (SIPs) by an Investor where the aggregate of installment values does not exceed Rs.50,000/- per year (in a rolling year) shall be exempted from PAN requirement. However in lieu of PAN, Investor has to submit any one photo identification document along with the application as follows:**
  - (a) Voter Identity Card, (b) Driving License, (c) Government / Defense identification card, (d) Passport, (e) Photo Ration Card, (f) Photo Debit Card (Credit card not included because it may not be backed up by a bank account), (g) Employee ID cards issued by companies registered with Registrar of Companies (database available in the website of Ministry of Company affairs (<http://www.mca.gov.in>)), (h) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament, (i) ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks, (j) Senior Citizen / Freedom Fighter ID card issued by Government, (k) Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, (l) Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL), (m) Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.
- The copy of proof of address which is self attested & attested by the ARN holder is required to be submitted by the investor at the time of investment.

**Registrar & Transfer Agent:**  
**KARVY Computershare Private Limited**  
 (Unit: Sahara Mutual Fund)  
 21, Avenue 4, Street No.1,  
 Banjara Hills, Hyderabad-500 034.  
 Ph : 040 - 44677112 / 040 - 44677122, Email : [service\\_smf@karvy.com](mailto:service_smf@karvy.com)



**Sahara Mutual Fund**  
 97-98, 9th Floor, Atlanta,  
 Nariman Point, Mumbai - 400 021.  
 Ph : 022 - 67520121-27  
 E-mail: [saharamutual@saharamutual.com](mailto:saharamutual@saharamutual.com)  
 Website: [www.saharamutual.com](http://www.saharamutual.com)

**Note:** All future communication in connection with the application should be addressed to the Registrar at the address given in this form, quoting full name of sole/first applicant, the application serial number, the name of the scheme/option, amount invested, date and the place of the AMC/ Collection Centre where the application was lodged/submitted.



### **Instructions and Terms and Conditions:**

1. This facility allows a unit holder to register multiple bank account details for all investments held in the specified folio (existing or new). Individuals/HUF can register upto 5 different bank accounts for a folio. Non-individuals can register upto 10 different bank accounts for a folio. For registering more than 4 accounts, please use extra copies of this form.
2. Please enclose a cancelled cheque leaf for each of such banks accounts. This will help in verification of the account details and register them accurately. The application will be processed only for such accounts for which cancelled cheque leaf is provided. Accounts not matching with such cheque leaf thereof will not be registered.
3. If the bank account number on the cheque leaf is handwritten or investor name is not printed on the face of the cheque, bank account statement or pass book giving the name, address and the account number should be enclosed. If photocopies are submitted, investors must produce original for verification.
4. Bank account registration/deletion request will be accepted and processed only if all the details are correctly filled and the necessary documents are submitted. The request is liable to be rejected if any information is missing or incorrectly filled or if there is deficiency in the documents submitted.
5. The first/sole unit holder in the folio should be one of the holders of the bank account being registered.
6. The investors can change the default bank account by submitting this form. In case multiple bank accounts are opted for registration as default bank account, the mutual fund retains the right to register any one of them as the default bank account.
7. A written confirmation of registration of the additional bank account details will be dispatched to you within 10 calendar days of receipt of such request.
8. If any of the registered bank accounts are closed / altered, please intimate the AMC in writing of such change with an instruction to delete/alter it from of our records.
9. The Bank Account chosen as the primary/default bank account will be used for all Redemption payouts/ Dividend payouts. At anytime, investor can instruct the AMC to change the default bank account by choosing one of the additional accounts already registered with the AMC.
10. If request for redemption is received along with a change of Bank account, the redemption request would be processed with the new bank account, subject to proper documentation.
11. If in a folio, purchase investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB/ NRO/ NRE.
12. The registered bank accounts will also be used to identify the pay in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.

## NOTICES / ADDENDUMS FORMING PART OF THE SCHEME INFORMATION DOCUMENT(S) OF SAHARA MUTUAL FUND

### 1. Introduction of Online Transactions & Service facility

Sahara Asset Management Company Private Limited ("AMC") introduces w.e.f. 10th June, 2010 Online Transaction facility ('facility') on its website - www.saharamutual.com ("AMC website"). Currently this facility will be available for Sahara Tax Gain Fund (ELSS Fund), Sahara Growth Fund, Sahara Midcap Fund, Sahara Wealth Plus Fund, Sahara Infrastructure Fund, Sahara Banking & Financial Services Fund, Sahara Power & Natural Resources Fund, Sahara Super 20 Fund and Sahara Star Value Fund.

The AMC may add/ alter more schemes for the purpose of this facility.

Consequent to this, the said website is declared to be an "Official Point of Acceptance" for applications for subscriptions, Redemptions, switches and other facilities under existing folio/s with effect from the transaction date 10.06.2010.

The Uniform Cut-off time as prescribed by SEBI and as mentioned in the Scheme Information Documents of respective schemes shall be applicable for applications received on the website. However, investors should note that transactions on the website shall be subject to the eligibility of the investors, any terms & conditions as stipulated by Sahara Mutual Fund/Sahara Asset Management Company Private Ltd., from time to time and any law for the time being in force. All other terms and conditions as mentioned in the respective Scheme Information Documents of the schemes shall be applicable for applications received through the above-mentioned website.

Date : 9th June, 2010

### 2. Dividend Declaration under 'Sahara Power & Natural Resources Fund'

Sahara Mutual Fund declared Rs. 2.00 per unit Dividend under Sahara Power & Natural Resources Fund. The record date for the purpose of dividend was 30/07/2010.

Date : 25th July, 2010

### 3. Dividend Declaration under 'Sahara Star Value Fund'

Sahara Mutual Fund declared Rs. 2.00 per unit Dividend under Sahara Star Value Fund. The record date for the purpose of dividend was 16/08/2010.

Date : 11th August, 2010

### 4. Notice for change in Official Point of Acceptance (Chandigarh & Ahmedabad)

The Unit holders/ Investors are advised to note the change in address of Official Point of Acceptance for schemes of Sahara Mutual Fund w.e.f. 16th August, 2010:

Location Address

**Chandigarh** : 2nd Floor, Chamber No. 4, Chandigarh Business Centre, SCO – 2441 - 42, Sector : 22 – C, Chandigarh - 160 022. Phone No. 0172 - 3244010

**Ahmedabad** : Shop No. 1, Ground Floor, Narnarayan Complex, Swastik Cross Roads, Navrangpura, Ahmedabad – 380009 Phone No. 079 - 32942935

Date : 12th August, 2010

### 5. Dividend Declaration under 'Sahara Banking & Financial Services Fund'

Sahara Mutual Fund declared Rs. 4.00 per unit Dividend under Sahara Banking & Financial Services Fund. The record date for the purpose of dividend was 03/09/2010.

Date : 29th August, 2010

### 6. Addendum to the Scheme Information Document(s) / Key Information Memorandum / Statement of Additional Information of the schemes of Sahara Mutual Fund

#### A. Revision in know your customer (KYC) compliance requirements

In line with revised AMFI guidelines on Implementation of Know Your Customer (KYC) under Prevention of Money Laundering Act, 2002, the Board of Trustees of Sahara Mutual Fund had made it mandatory for such Investors to be KYC compliant irrespective of the amount of Investments w.e.f. 1st October, 2010 for all fresh investment transactions (Purchase, Switch-in, Systematic Transfer plans etc) 1. All non-individual investors such as Companies, Body Corporate, Association of persons, Foreign Institutional Investors (FIIs), Hindu Undivided Family (HUF), Partnership Firms, Public Sector Undertakings, Societies, Banks Trusts etc 2. Non-resident Indians (NRIs)/Persons of Indian Origin residing abroad (PIO) 3. Investors ( individual & Non-Individual) coming through Channel Distributors. The above category of investors for the purpose of KYC shall include (i) their constituted Power of Attorney (PoA) holder, in case of investments through a PoA and (ii) each of the applicants, in case of application in joint names.

**B. Transferability of mutual fund units** : The Board of Trustees of Sahara Mutual fund has approved transferability of units of schemes of Sahara Mutual Fund held in Dematerialized Form. This facility of transferability of units will not be available for units of Sahara Taxgain Fund (An open ended ELSS scheme) during the lock-in period.

**C. Additional Disclosure On "Trading in Derivatives"** : Pursuant to SEBI Circular No. Cir/IMD/DF/11/2010 dated 18th August, 2010 the Board of Trustees of Sahara Mutual Fund has approved that the existing positional limits and exposure under the head "Trading in Derivatives" as contained in the Scheme Information Document of schemes of Sahara Mutual Fund be replaced by the following w.e.f 1st October, 2010. 1. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme. 2. Schemes shall not write options or purchase instruments with embedded written options. 3. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme. 4. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. 5. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following a. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains. b. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 1 above. c. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged. d. The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken. 6. Schemes may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. 7. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point 1. 8. Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible

loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option Bought	Option Premium Paid * Lot Size * Number of Contracts.

All other terms and condition of the schemes remain unchanged. This addendum shall form an integral part of the Scheme Information Document issued for the scheme(s) norms.

Date : 29th, September, 2010

### 7. Dividend Declaration under 'Sahara Wealth Plus Fund'

Sahara Mutual Fund declared Rs. 4 per unit Dividend under Sahara Wealth Plus Fund. The record date for the purpose of dividend was 05/10/2010.

Date : 30th September, 2010

### 8. Dividend Declaration under 'Sahara Growth Fund'

Sahara Mutual Fund declared Rs. 7.50 per unit Dividend under Sahara Growth Fund. The record date for the purpose of dividend was 29/10/2010.

Date : 24th October, 2010

### 9. Notice cum Addendum to the Scheme Information Document (SID), Key Information Memorandum (KIM) and Statement of Additional Information (SAI) for Schemes of Sahara Mutual Fund.

1) Bank Details: An investor can register up to five bank accounts for a folio with the Fund to receive the redemption/dividend proceeds choosing one of these accounts as the preferred bank account. Non-individuals can register upto 10 different bank accounts for a folio. The Unit Holder may choose to receive the redemption/dividend proceeds in any of the bank accounts, the details of which are registered under the facility by specifying the same in the 'Service Request Form in the Statement of Account/Bank account Registration Form'. However, where a Unit Holder does not specify the same, the default option would be to credit the redemption/dividend proceeds to the bank account chosen as the preferred bank account. AMC/RTA shall adopt the same process of verification for above registration as is applicable for a change in bank mandate. The same is effective from 15 November, 2010.

2) Appointment of Fund Manager (Debt): Ms Richa Sharma has being appointed as Fund Manager (Debt) w.e.f 11 November, 2010 in place of Shri Devesh Thacker for the Debt oriented schemes namely Sahara Liquid Fund, Sahara Income Fund, Sahara Gilt Fund, Sahara Classic Fund, Sahara Interval Fund Quarterly Plan Series 1 and Sahara Short Term Bond Fund. Ms Richa Sharma, Fund Manager, aged 31 years, MMS (Finance): She also holds a degree in Commerce. She has over six years of experience in the Fixed Income/ Capital Market segments. Her previous work experience includes working in a Mutual Fund and debt segment.

3) Non Acceptance of Third Party Instrument w. e. f. 15 November, 2010:

Definition of third-party instrument payment:

a) When payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third-Party payment; b) It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.

Exceptions: Third-Party payments shall be rejected except in the following exceptional situations but adherence to certain formalities: a) Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP installment); b) Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions; c) Custodian on behalf of an FII or a client.

Date : 12 November, 2010

### 10. Sahara R.E.A.L Fund becomes an open Ended Equity Scheme w.e.f. 27th November, 2010

As per the provisions of Sahara R.E.A.L Fund (the "Scheme"), the scheme was to remain closed for 3 years after which it automatically becomes open ended. The 3 year period ends on 26th November, 2010 and accordingly the scheme would be open for subscriptions / redemptions w.e.f 27th November 2010 (the "Effective Date") as an open - ended scheme.

All the provisions pertaining to close-ended period shall cease and those pertaining to open-ended scheme viz. subscriptions/redemptions/switches, minimum number of investors and maximum holding by single investor, cut-off timings for subscriptions/redemptions/switches, facilities such as Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP) etc. shall become applicable from the effective Date. The units of the Scheme shall be available for continuous sale and repurchase on all business days at NAV based prices on an ongoing basis from the Effective Date.

The Board of Trustees of Sahara Mutual Fund has approved the following changes in the Scheme Information Document (SID) effective 27th November, 2010 i.e. pursuant to the scheme becoming open- ended.

i. Load Structure: Entry Load: Nil; Exit Load: 1 % if redeemed on or before 1 year from the date of allotment. Nil: If redeemed beyond 1 year from the date of allotment. There would be no exit load for direct applications.

ii. Mode of Payment : In case the investor subscribes to the units of the scheme through a Demand Draft/ Pay Order /Bankers' Cheque, the cost towards such instruments, if any, shall be borne by the Investor.

iii. Online Transaction facility : Online Transaction facility ('facility') will be available for the scheme at www.saharamutual.com ("AMC website"). The said website will be the "Official Point of Acceptance" for applicable transactions as facilitated from time to time.

iv. Systematic Investment Plans (SIPs)

ECS / DIRECT DEBIT FACILITY / POST DATED CHEQUES.

Investors can enroll themselves for SIP under the scheme through Registration Cum Mandate Form for ECS/ Direct Debit Facility or post dated cheques under the following schemes.

Monthly SIP: 1st cheque of Rs.1000/- along with minimum of 5 post dated cheques of minimum of Rs.1000/- each.

Quarterly SIP: 1st cheque of Rs.2000/- along with minimum of 3 post dated cheques of minimum of Rs.2000/- each.

The minimum number of installments under Monthly SIP would be six (6) and under quarterly SIP would be four (4). The SIP installment dates will be 5th/15th/25th of every month and drawn in favor of the scheme and crossed "Account Payee only". The entry into SIP can be on any date. The Systematic Investment Plans (SIPs) by an Investor where the aggregate of

installment values does not exceed Rs.50,000/- per year (in a rolling year) shall be exempted from PAN requirement. However in lieu of PAN, Investor has to submit any one photo identification document (such as Voter ID Card, Government Defense ID Card, Card of reputed employer, Driving License, Passport etc) along with the application.

Systematic Investment Plan for Corporate Employees

The SIP for corporate employees seeks to provide convenience and value of investment to salaried individuals. The application amount would be forwarded by the employer on specific request from the employee who desires to invest in the Scheme. The concerned employee has to authorize the employer to deduct the application amount from his salary and remit the same to the scheme. The employer would then deduct the requested application amount at regular intervals (monthly or otherwise) and forward the same to the scheme.

v. Systematic Withdrawal Plan (SWP)

Monthly SWP: Minimum of Rs.500/- Quarterly SWP: Minimum of Rs.1500/-

The amount withdrawn under SWP would be based on the NAV of the first business day of the month. In case the date falls on a holiday or falls during a book closure period, the immediate next business day will be considered for the purpose. Exit Loads as applicable under the scheme/s would be charged.

vi. Systematic Transfer Plan (STP)

STP Type	Days	Frequency	Minimum STP
Daily STP	All Business days	Daily	Rs.100/- and in Multiples of Rs.1/-.
Weekly STP	7th, 14th, 21st, 28th	Weekly	Rs.500/- and in Multiples of Rs.1/-.
Monthly STP	1st, 15th, 25th	Monthly	Minimum amount as provided under SIP
Quarterly STP	1st, 15th, 25th	Quarterly	Minimum amount as provided under SIP

The Daily / Weekly STP should be registered for minimum of 6 months. The application for Daily / Weekly STP should be submitted at least 10 Business Days in advance before the commencement date of Daily / Weekly STP. In case of Weekly Systematic Transfer Plan if the day is a non business day the processing will be done on the next business day. Exit load, if any, under respective schemes will apply to STP.

vii. Revision In Know Your Customer (KYC) Compliance Requirements

In line with revised AMFI guidelines on Implementation of Know Your Customer (KYC) under Prevention of Money Laundering Act, 2002, the Board of Trustees of Sahara Mutual Fund has decided to revise the threshold limit for KYC Compliance for investment in schemes of Sahara Mutual Fund by following category of investors. Accordingly it will be mandatory for such Investors to be KYC compliant irrespective of the amount of Investments, for all fresh investment transactions (Purchase, Switch-in, Systematic Transfer plans etc)

1. All non-individual investors such as Companies, Body Corporate, Association of persons, Foreign Institutional Investors (FIIs), Hindu Undivided Family (HUF), Partnership Firms, Public Sector Undertakings, Societies, Banks Trusts etc; 2. Non-resident

Indians (NRIs)/Persons of Indian Origin residing abroad (PIO); 3. Investors (Individual & Non-Individual) coming through Channel Distributors.

The above category of investors for the purpose of KYC shall include (i) their constituted Power of Attorney (PoA) holder, in case of investments through a PoA and (ii) each of the applicants, in case of application in joint names.

viii. Bank Details: An investor can register up to five bank accounts for a folio with the Fund to receive the redemption/dividend proceeds choosing one of these accounts as the preferred bank account. Non-individuals can register up to 10 different bank accounts for a folio. The Unit Holder may choose to receive the redemption/dividend proceeds in any of the bank accounts, the details of which are registered under the facility by specifying the same in the 'Service Request Form in the Statement of Account/Bank account Registration Form'. However, where a Unit Holder does not specify the same, the default option would be to credit the redemption/dividend proceeds to the bank account chosen as the preferred bank account. AMC/RTA shall adopt the same process of verification for above registration as is applicable for a change in bank mandate.

There are no changes to the fundamental attributes of the Scheme and the Scheme is becoming an open ended scheme in accordance with the terms of the SID. Existing Unit holders of the Scheme should note that no action is required if they wish to remain invested in the Scheme and they shall continue to be the Unit holders of the open-ended Scheme.

Date : 26th November 2010.

11. 1. Modification in cut-off time under Sahara Liquid Fund for applicability of Net Asset Value (NAV). The following cut-off time shall be applicable under Sahara Liquid Fund and its plans/ options available there under:

i. Where the application is received upto 2.00 p.m. on a business day and funds are available for utilization in the Bank account of Sahara Liquid Fund – the closing NAV of the day immediately preceding the day of receipt of application; ii. where the application is received after 2.00 p.m. on a business day and funds are available for utilization in the Bank account of Sahara Liquid Fund on the same day – the closing NAV of the day immediately preceding the next business day; and iii. irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time in the Bank account of Sahara Liquid Fund – the closing NAV of the day immediately preceding the day on which the funds are available for utilization. Allotment of units in respect of purchase/switch-in under Sahara Liquid Fund is subject to receipt of valid applications/ switch-in request, credit of subscription/switch-in amounts in the bank account of Sahara Liquid Fund and funds available for utilization before the cut-off timings as specified above.

2. Allotment of units under Sahara Income Fund/ Sahara Interval Fund/ Sahara Gilt Fund/ Sahara Short Term Bond Fund/ Sahara Classic Fund

Allotments in respect of purchases/switch-in in respect of the aforesaid schemes for an amount equal to or more than Rs.1 crore are subject to receipt of valid applications/ switch-in requests, credit of entire subscription/ switch-in amount to the scheme bank accounts and availability of funds in the aforesaid schemes for utilization before the cut-off timing of 3 p.m. This addendum forms an integral part of the SID/ KIM of the respective schemes. All other terms and conditions as mentioned in the SID/KIM shall remain unchanged.

Date: 30 November, 2010

12. In accordance with Securities & Exchange Board of India circular No. Cir / IMD / DF / 19 / 2010 dated 26th November, 2010 the following modifications are being made in the Scheme Information Document (SID) and Key Information Memorandum(KIM) of schemes of Sahara Mutual Fund w.e.f. 1st December, 2010

1. Modification in cut-off time under Sahara Liquid Fund for applicability of Net Asset Value (NAV). The following cut-off time shall be applicable under Sahara Liquid Fund and its plans/ options available there under : i. Where the application is received upto 2.00 p.m. on a business day and funds are available for utilization in the Bank account of Sahara Liquid Fund – the closing NAV of the day immediately preceding the day of receipt of application; ii. where the application is received after 2.00 p.m. on a business day and funds are available for utilization in the Bank account of Sahara Liquid Fund on the same day – the closing NAV of the day immediately preceding the next business day; and iii. irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time in the Bank account of Sahara Liquid Fund – the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

Allotment of units in respect of purchase/switch-in under Sahara Liquid Fund is subject to receipt of valid applications/ switch-in request, credit of subscription/switch-in amounts in the bank account of Sahara Liquid Fund and funds available for utilization before the cut-off timings as specified above.

2. Allotment of units under Sahara Income Fund/ Sahara Interval Fund/ Sahara Gilt Fund/ Sahara Short Term Bond Fund/ Sahara Classic Fund Allotments in respect of purchases/ switch-in in respect of the aforesaid schemes for an amount equal to or more than Rs.1 crore are subject to receipt of valid applications/ switch-in requests, credit of entire subscription/ switch-in amount to the scheme bank accounts and availability of funds in the aforesaid schemes for utilization before the cut-off timing of 3 p.m.

Date: November 30, 2010

13. Dividend Declaration under 'Sahara Midcap Fund' Sahara Mutual Fund declared Rs. 3 per unit Dividend under Sahara Midcap Fund. The record date for the purpose of dividend was 24/12/2010.

Date : 19th December, 2010

14. Implementation of KYC under Prevention of Money Laundering Act (PMLA) through CDSL Ventures Ltd. (CVL) for Individual Investors w.e.f January 1, 2011

In compliance with AMFI Circular No 35/MEM – COR/62/10-11 dated October 07, 2010, the minimum threshold limit for individual investors shall be changed from Rs.50,000/- to Nil w.e.f January 01, 2011(Effective Date). With this KYC is now mandatory for all classes of Investors from Effective Date except in case of Systematic Investment Plans (SIPs) where the aggregate of installment value doesn't exceed Rs. 50,000/- per year (in a rolling period). In such cases the Investors in addition to photo identification will be required to provide proof of address which shall be duly attested by the investor or by the ARN holder mentioning the ARN number or attested by a competent authority.

Date : 30th December, 2010

**SAHARA MUTUAL FUND INVESTOR SERVICE CENTRES**

• **AHMEDABAD:** No - 1, Ground Floor, Narnarayan Complex, Swatik Cross Road, Navrangpura, Ahmedabad - 380 009 Ph - 079 - 32942935. • **BANGALORE:** S-202, Manjapal Centre, 47, Dickenson Road, Bangalore - 500042. Ph - 080 - 32928532. • **BHUBANESHWAR:** Plot No.617/D, Khavel Nagar, Unit-3, In front of Giridurga Temple, Bhubaneswar -751001. Tel No. 0674-2391372. • **CHANDIGARH:** 2nd floor, Chamber No. 4, Chandigarh Business Centre, SCO-2441-42, Sector 22- C, Chandigarh - 160 022. Ph - 0172 - 3244010. • **CHENNAI:** Flat No.- J, 2nd Floor, Mount Chambers, Municipal Door No-785, Anna Salai, Chennai-600 002. Ph - 044 -32979232. • **COIMBATORE:** 41-A1, Half Cellar Floor, West Lokmanya Street, R S Puram, Coimbatore - 641 002. Ph - 0422 - 3296379. • **GURGAON:** Sahara Care House, DLF Infinity Tower - A, 2nd Floor, DLF Phase - 2, Gurgaon (Haryana) - 122002. Ph - 0124-3224746. • **GORAKHPUR:** Shop No.23, Upper Ground Floor, Cross Roads, "The Mall", Bank Road, Gorakhpur - 230001. Ph - 0551-3247171. • **HYDERABAD:** Sahara Manzil, 2nd Floor, Opp. Secretariat, Basheerbagh, Hyderabad-500004. Ph - 040 - 32936958. • **INDORE:** Municipal Bldg. No. 581, 125, Bansi Trade Centre, 1st Floor, M.G. Road, Indore-452001. Ph - 0731 - 3255735. • **JAIPUR:** Office No. 322, 3rd Floor, Ganapati Plaza, M. I. Road, Jaipur-302 001. Ph - 0141 - 3269923. • **JAMMU:** Kiosk -5, (B-1), North Block, Ground Floor, Bahu Plaza, Jammu-180012. Ph - 09205044557 • **KOLKATA:** Sahara India Sadan, Ground Floor, 2A-Shakespeare Sarani, Kolkata-700071. Ph - 033 - 32977674. • **KOLKATA (Salt Lake):** B D-16 (Ground Floor), Sector - 1, Salt Lake City, Kolkata - 700 064. Ph - 033-40041617. • **LUCKNOW:** Office No. 8, Ground Floor, Saran Chamber-1, V Park Road, Lucknow-226001. Ph - 0522 - 3242899. • **MUMBAI:** 97/98, 9th Floor, Atlanta, Nariman Point, Mumbai-400 021. Ph - 022- 67520121-27. • **NEW DELHI:** Flat No. 310, 3rd Floor, Deep Shikha, 8, Rajendra Place, New Delhi - 110008. Ph - 011 - 25755783. • **NOIDA:** C-1, Sahara India Complex, Sector 11, Noida-201301. Ph - 09971070841 • **PATNA:** C/o Sahara India Pariwar, Sahara India Vihar, Boring Road Chauraha, Boring Road. Patna-800001. Ph - 0612 - 3255280. • **PUNE:** Office No.71, Shrinath Plaza, Off F C Road, Dnyaneshwar Paduka Chowk, Shivaji Nagar, Pune-411 005. Ph - 020-32934114. • **THANE:** Shop No.-1, Santoshi Bhavan, Shivaji Path, Behind Punjab National Bank, Thane - 400 601. Ph - 022 - 25441993

**REGISTRAR AND TRANSFER AGENT : KARVY Computershare Private Limited**

(Unit: Sahara Mutual Fund) : 21, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. • Ph : 040 - 44677112 / 040 - 44677122, Email : service\_smf@karvy.com

**KARVY Investor Service Centres**

• **AHMEDABAD:** 079-26402967, 079-32997508; • **BANGALORE:** 080-25320085, 080-32008452; • **BARODA:** 0265 6640870/71. • **BHUBANESHWAR:** 0674-6534585, 0674-2547531/32/33; • **CHANDIGARH:** 0172-5071725, 0172 5071726; • **CHENNAI:** 044-42028512, 044-42028513, 044-28587781; • **COIMBATORE:** 0422-4384770; • **DURGAPUR:** 0343-6512111; • **HYDERABAD:** 040-23312454; • **INDORE:** 0731-2553614/15, 0731-2553782; • **JAIPUR:** 0141-2375039, 0141-2363321; • **KANPUR:** 0512-3209782, 0512-3246390; • **KOLKATA:** 033-24659297, 033-39518643; • **LUCKNOW:** 0522-3213115, 0522-2236819/20; • **MANGALORE:** 0824-2494110; • **MUMBAI:** 022-65266155, 022-66235353; • **NAGPUR:** 0712-6619382, 0712-6610513; • **NEW DELHI:** 011- 43681705; • **PATNA:** 0612-6453098, 0612-2321354/56; • **PUNE:** 020-25533795, 020-25532783, 020-25533592.