





Key Information Memorandum cum Common Application Form






Continuous Offer for Units at Applicable NAV based prices

PRODUCT LABEL	
Scheme Name	This product is suitable for investors who are seeking*
Daiwa Industry Leaders Fund (an open ended equity scheme)	<ul style="list-style-type: none">• long-term capital appreciation• investment in a diversified portfolio of predominantly equity and equity-related securities of companies identified as industry leaders• high risk  (BROWN)
Daiwa Liquid Fund (an open ended liquid scheme)	<ul style="list-style-type: none">• income over short term• investment in money market instruments and short term debt instruments with a residual maturity of up to 91 days.• low risk  (BLUE)
Daiwa Treasury Advantage Fund (an open ended income scheme)	<ul style="list-style-type: none">• income over short term• investment in money market instruments and short term debt securities with a residual maturity of up to three years.• low risk  (BLUE)
Daiwa Government Securities Fund - Short Term Plan (an open ended gilt scheme)	<ul style="list-style-type: none">• income over short term• investment in sovereign securities issued by the Central Government (including Treasury Bills) and/or by State Governments, with maximum average portfolio maturity of less than three years.• low risk  (BLUE)

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

NOTE: Risk may be represented as:

 investors understand that their principal will be at high risk	 investors understand that their principal will be at medium risk	 investors understand that their principal will be at low risk
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Name of Mutual Fund
Daiwa Mutual Fund

Name of Asset Management Company
Daiwa Asset Management (India) Private Limited

Name of Trustee Company
Daiwa Trustee Company (India) Private Limited

Address (common for all entities)
Registered Office: 1102, 11th floor, Tower 2, Wing "A", One Indiabulls Centre,
841, Senapati Bapat Marg, Elphinstone Road (West), Mumbai- 400 013.

Website
www.daiwafunds.in

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/ 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 Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.daiwafunds.in.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and have been filed with the 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.

This Key Information Memorandum is dated June 28, 2013.

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Daiwa Industry Leaders Fund [DILF] (an open ended equity scheme)

Investment objective

The scheme seeks to generate income and long-term capital appreciation by investing in a diversified portfolio of predominantly equity and equity-related securities of companies identified as industry leaders. However, there can be no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.

Asset allocation pattern of the scheme

Type of Instruments	Normal Allocation (% of net assets)	
	Minimum	Maximum
Equity and equity related securities of companies identified as industry leaders [§]	65	100
Debt* and money market securities/instruments	0	35

[§] Industry leader is defined as a company which, in the opinion of the fund manager, has:

- (a) attained a major market share in India and possesses the potential to maintain or increase its market share in one or more products or services within its principal sector**;
- (b) been among the companies registering the highest growth rates in sales in the sector** over the last three years; or
- (c) been among the most profitable company in the sector** over the last three years.

** as per the industry classification of the Association of Mutual Funds in India.

* Investments in asset backed securities (securitized debt) will not exceed 10% of the net assets of the scheme. The scheme will not invest in foreign securitised debt.

If the scheme decides to invest in Foreign Securities in accordance with SEBI Regulations, it is the intention of the fund manager that such investments will not normally exceed 20% of the net assets of the scheme.

Investment in derivatives instruments will be up to 35% of the net assets of the scheme for the purpose of hedging and portfolio rebalancing in accordance with the guidelines issued by SEBI.

Scheme differentiation

An open ended equity scheme that seeks to generate income and long-term capital appreciation by investing in a diversified portfolio of predominantly equity and equity-related securities of companies identified as industry leaders.

Investment strategy of the scheme

Please refer to "Information Common to the Schemes" on page no. 5 for details.

Risk profile of the scheme

Please refer to "Information Common to the Schemes" on page no. 5 for details.

Risk mitigation factors

Please refer to "Information Common to the Schemes" on page no. 5 for details.

Plans and Options

1) DILF 2) DILF - Direct Plan (Please refer to "Information Common to the Schemes" on page no. 6 for details).

Options: Growth and Dividend (with Dividend Payout and Dividend Reinvestment sub-options).

Applicable NAV (for continuous repurchase/sale)

Please refer to "Information Common to the Schemes" on page no. 6 for details.

Minimum application amount/Number of Units

Purchase	Additional Purchase	Repurchase/Redemption
Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 500/- and in multiples of Re. 1/- thereafter.	Rs. 500/- or equivalent Unit value and in multiples of Re. 1/- thereafter. In case the Unit balance in a folio subsequent to a Redemption request falls below Rs. 500/-, all Units under that folio will be redeemed.

Benchmark index

S&P BSE - 100 Index

Name of the Fund Manager

Mr. David Pezarkar

Performance of the scheme

(A) As on May 31, 2013

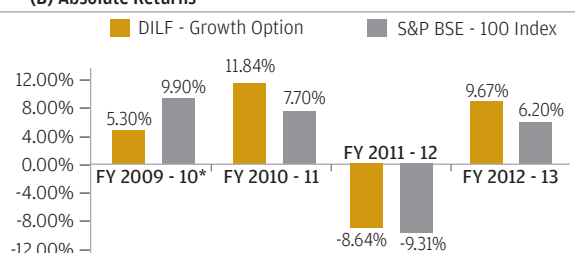
Compounded Annualised Returns	Scheme Returns (%) [For Growth Option]	Benchmark [#] Returns (%)
Last 1 year	23.19	21.23
Last 3 years	6.98	4.54
Since Inception	6.38	5.50

[#] S&P BSE - 100 Index

Note: As per SEBI standards for performance reporting, the "since inception" returns are calculated on Rs.10/- invested at inception. For this purpose, inception date is deemed to be date of allotment i.e. September 9, 2009.

Past performance may or may not be sustained in future.

(B) Absolute Returns



*Returns are computed since inception to March 31, 2010.

Expenses of the scheme

i. Load structure:

Load	Particulars	Load (as % of Applicable NAV)
Entry		NA
Exit	If the Units are redeemed / switched-out within 1 year from the date of allotment	1%
	If the Units are redeemed / switched-out after 1 year from the date of allotment	Nil

No Entry Load/Exit Load is chargeable in case of Switch-in and Switch-out made between different options of the scheme.

In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the scheme to the investor. Upfront commission shall be paid directly by the investor to the AMFI registered distributor/advisor based on the investor's assessment of various factors including the service rendered by the distributor/advisor.

As per SEBI circular no. SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, no exit load will be charged by the AMC on the issue of bonus Units or Units allotted on reinvestment of Dividends.

Investors are requested to check the prevailing load structure of the scheme before investing.

The Trustee reserves the right to change/modify the load structure from a prospective date.

ii. Recurring Expenses: (Please refer to "Information Common to the Schemes" on page no. 7 for details).

Daily net assets	First Rs. 100 crores	Next Rs. 300 crores	Next Rs. 300 crores	Over Rs. 700 crores
Maximum recurring expenses, as a % of daily net assets	2.50%	2.25%	2.00%	1.75%

Actual expenses for the previous financial year ended March 31, 2013: 2.57%

Please refer to "Information Common to the Schemes" on page nos. 5, 6 & 7 for other features of the scheme.

Daiwa Liquid Fund [DLF] (an open ended liquid scheme)																			
Investment objective	The scheme seeks to generate reasonable returns commensurate with low risk and high liquidity, from a portfolio constituted of money market instruments and short term debt instruments with a residual maturity of up to 91 days. However, there can be no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.																		
Asset allocation pattern of the scheme	Type of Instruments		Normal Allocation (% of net assets)																
			Minimum	Maximum															
	Money market instruments with maturity ^a of upto 91 days		80	100															
	Debt securities* with maturity ^a of upto 91 days		0	20															
	# Explanation: a. In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout, then the maturity of the securities shall be calculated on the basis of weighted average maturity of security. ^a b. In case of securities with put and call options (daily or otherwise) the residual maturity of the securities shall not be greater than 91 days. ^a c. In case the maturity of a security falls on a non-business day then settlement of securities will take place on the next business day. * Investments in asset backed securities (securitized debt) will not exceed 10% of the net assets of the scheme. The scheme will not invest in foreign securitized debt. If the scheme decides to invest in Foreign Securities in accordance with SEBI Regulations, it is the intention of the fund manager that such investments will not normally exceed 20% of the net assets of the scheme.																		
Scheme differentiation	An open ended liquid scheme meant for investors looking at avenues to deploy their surplus funds primarily in money market instruments and debt securities with a very short to short term investment horizon. The scheme seeks to generate reasonable returns commensurate with low risk and high liquidity, from a portfolio constituted of money market instruments and short term debt instruments with a residual maturity of up to 91 days.																		
Investment strategy of the scheme	Please refer to “Information Common to the Schemes” on page no. 5 for details.																		
Risk profile of the scheme	Please refer to “Information Common to the Schemes” on page no. 5 for details.																		
Risk mitigation factors	Please refer to “Information Common to the Schemes” on page no. 5 for details.																		
Plans and Options	1) DLF - Regular Plan 2) DLF - Direct Plan. (Please refer to “Information Common to the Schemes” on page no. 6 for details). Options: Growth and Dividend. The Dividend option offers Dividend Reinvestment sub-option having following frequencies: (i) Daily; and (ii) Weekly - Every Monday.																		
Applicable NAV (for continuous repurchase/sale)	Please refer to “Information Common to the Schemes” on page no. 6 for details.																		
Minimum application amount/Number of Units	Purchase	Additional Purchase	Repurchase/Redemption																
	Rs. 10,000/- and in multiples of Re.1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or equivalent Unit value and in multiples of Re. 1/- thereafter. In case the Unit balance in a folio subsequent to a Redemption request falls below Rs. 1,000/-, all Units under that folio will be redeemed.																
Benchmark index	CRISIL Liquid Fund Index																		
Name of the Fund Manager	Mr. Kumar Nathani																		
Performance of the scheme	(A) As on May 31, 2013			(B) Absolute Returns															
	Compounded Annualised Returns	Scheme Returns (%) [For Growth Option]	Benchmark [#] Returns (%)	<table><thead><tr><th>Fiscal Year</th><th>DLF - Regular Plan - Growth Option (%)</th><th>CRISIL Liquid Fund Index (%)</th></tr></thead><tbody><tr><td>FY 2009 - 10*</td><td>2.97%</td><td>2.22%</td></tr><tr><td>FY 2010 - 11</td><td>6.45%</td><td>6.20%</td></tr><tr><td>FY 2011 - 12</td><td>9.31%</td><td>8.42%</td></tr><tr><td>FY 2012 - 13</td><td>9.13%</td><td>8.08%</td></tr></tbody></table> <p>*Returns are computed since inception to March 31, 2010.</p>	Fiscal Year	DLF - Regular Plan - Growth Option (%)	CRISIL Liquid Fund Index (%)	FY 2009 - 10*	2.97%	2.22%	FY 2010 - 11	6.45%	6.20%	FY 2011 - 12	9.31%	8.42%	FY 2012 - 13	9.13%	8.08%
		Fiscal Year			DLF - Regular Plan - Growth Option (%)	CRISIL Liquid Fund Index (%)													
	FY 2009 - 10*	2.97%	2.22%																
	FY 2010 - 11	6.45%	6.20%																
FY 2011 - 12	9.31%	8.42%																	
FY 2012 - 13	9.13%	8.08%																	
Regular Plan																			
Last 1 year	8.91	8.14																	
Last 3 years	8.57	7.90																	
Since Inception	7.54	6.80																	
# Crisil Liquid Fund Index Note: As per SEBI standards for performance reporting, the “since inception” returns are calculated on Rs.1,000/- invested at inception. For this purpose, inception date is deemed to be date of allotment i.e. July 9, 2009. Performance of the Dividend Option for the investor would be net of the applicable dividend distribution tax. Past performance may or may not be sustained in future.																			
Expenses of the scheme	i. Load structure:																		
	Load	Load (as % of Applicable NAV)	Load	Load (as % of Applicable NAV)															
	Entry	NA	Exit	Nil															
	In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the scheme to the investor. Upfront commission shall be paid directly by the investor to the AMFI registered distributor /advisor based on the investor's assessment of various factors including the service rendered by the distributor / advisor. As per SEBI circular no. SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, no exit load will be charged by the AMC on the issue of bonus Units or Units allotted on reinvestment of Dividends. Investors are requested to check the prevailing load structure of the scheme before investing. The Trustee reserves the right to change/modify the load structure from a prospective date.																		
	ii. Recurring Expenses: (Please refer to “Information Common to the Schemes” on page no. 7 for details).																		
Daily net assets	First Rs. 100 crores	Next Rs. 300 crores	Next Rs. 300 crores	Over Rs. 700 crores															
Maximum recurring expenses, as a % of daily net assets	2.25%	2.00%	1.75%	1.50%															
Actual expenses for the previous financial year ended March 31, 2013: • Regular Plan: 0.25%																			

Please refer to "Information Common to the Schemes" on page nos. 5, 6 & 7 for other features of the scheme.

Daiwa Treasury Advantage Fund [DTAF] (an open ended income scheme)

Investment objective	The scheme seeks to generate regular income through a judicious mix of portfolio comprising, predominantly of money market instruments and short term debt securities with a residual maturity of up to three years. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.				
Asset allocation pattern of the scheme	Type of Instruments		Normal Allocation (% of net assets)		
			Minimum	Maximum	
	Money market instruments with residual maturity of upto 1 year	60	100		
	Debt securities including corporate debt, securitised debt* and government securities with residual maturity of upto 3 years	0	40		
	* Investments in securitised debt will not exceed 20% of the net assets of the scheme. The scheme will not invest in foreign securitised debt. If the scheme decides to invest in Foreign Securities in accordance with SEBI Regulations, it is the intention of the fund manager that such investments will not normally exceed 20% of the net assets of the scheme. Investment in debt derivatives instruments will be up to 50% of the net assets of the scheme for the purpose of hedging and portfolio rebalancing. The scheme may also invest in short term deposits of scheduled commercial banks as permitted by SEBI.				
Scheme differentiation	An open ended income scheme meant for investors looking at avenues to deploy their surplus funds primarily in debt securities and money market instruments with a short term investment horizon. The scheme seeks to generate regular income, through a judicious mix of portfolio comprising, predominantly of money market instruments and short term debt securities with a residual maturity of up to three years.				
Investment strategy of the scheme	Please refer to “Information Common to the Schemes” on page no. 5 for details.				
Risk profile of the scheme	Please refer to “Information Common to the Schemes” on page no. 5 for details.				
Risk mitigation factors	Please refer to “Information Common to the Schemes” on page no. 5 for details.				
Plans and Options	1) DTAF 2) DTAF - Direct Plan (Please refer to “Information Common to the Schemes” on page no. 6 for details). Options: Growth and Dividend. The Dividend option offers the following sub-options: A. Dividend Payout sub-option - Monthly - 25th of every month. B. Dividend Reinvestment sub-option: (i) Daily (ii) Weekly - Every Monday (iii) Monthly - 25th of every month				
Applicable NAV (for continuous repurchase/sale)	Please refer to “Information Common to the Schemes” on page no. 6 for details.				
Minimum application amount/Number of Units	Purchase	Additional Purchase	Repurchase/Redemption		
	Rs. 10,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- or equivalent Unit value and in multiples of Re. 1/- thereafter. In case the Unit balance in a folio subsequent to a Redemption request falls below Rs. 1,000/-, all Units under that folio will be redeemed.		
Benchmark index	CRISIL Liquid Fund Index				
Name of the Fund Manager	Mr. Kumar Nathani				
Performance of the scheme	(A) As on May 31, 2013			(B) Absolute Returns	
	Compounded Annualised Returns	Scheme Returns (%) [For Growth Option]	Benchmark# Returns (%)		
	Last 1 year	8.20	8.14		
	Last 3 years	8.20	7.90		
	Since Inception	7.62	7.09		
# CRISIL Liquid Fund Index Note: As per SEBI standards for performance reporting, the “since inception” returns are calculated on Rs.1,000/- invested at inception. For this purpose, inception date is deemed to be date of allotment i.e. October 9, 2009. Performance of the Dividend Option for the investor would be net of the applicable dividend distribution tax. Past performance may or may not be sustained in future.					
Expenses of the scheme	i. Load structure:				
	Load	Load (as % of Applicable NAV)	Load	Load (as % of Applicable NAV)	
	Entry	NA	Exit	Nil	
	In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the scheme to the investor. Upfront commission shall be paid directly by the investor to the AMFI registered distributor /advisor based on the investor’s assessment of various factors including the service rendered by the distributor / advisor. As per SEBI circular no. SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, no exit load will be charged by the AMC on the issue of bonus Units or Units allotted on reinvestment of Dividends. Investors are requested to check the prevailing load structure of the scheme before investing. The Trustee reserves the right to change/modify the load structure from a prospective date.				
	ii. Recurring Expenses: (Please refer to “Information Common to the Schemes” on page no. 7 for details).				
Daily net assets	First Rs. 100 crores	Next Rs. 300 crores	Next Rs. 300 crores	Over Rs. 700 crores	
Maximum recurring expenses, as a % of daily net assets	2.25%	2.00%	1.75%	1.50%	
Actual expenses for the previous financial year ended March 31, 2013: 1.17%					

Please refer to "Information Common to the Schemes" on page nos. 5, 6 & 7 for other features of the scheme.

Daiwa Government Securities Fund - Short Term Plan [DGSF-STP] (an open ended gilt scheme)

Investment objective	The Scheme seeks to generate income and capital appreciation by investing predominantly in sovereign securities issued by the Central Government (including Treasury Bills) and/or by State Governments, with maximum average portfolio maturity of less than three years. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.																						
Asset allocation pattern of the scheme	The portfolio will have maximum average portfolio maturity of less than three years.																						
	Type of Instruments		Assets Allocation (% of net assets)		Risk Profile																		
			Minimum	Maximum																			
	Securities* issued by Central and State Governments including reverse repo in such securities as may be permitted by SEBI / RBI from time to time and money market instruments		0	100#	Sovereign to Low																		
	* including oil bonds, food bonds, fertiliser bonds, etc. and other such instruments as specified by RBI from time to time. # Investments in gilt securities shall not be less than 65% of the net assets of the scheme. Investments in the above securities with residual maturity not exceeding 3 years shall not be less than 80% of the net assets of the Scheme and not more than 20% of the net assets of the Scheme shall be invested in securities with residual maturity not exceeding 5 years. The Scheme shall not invest in asset backed securities (securitized debt). Investment in debt derivatives instruments will be up to 50% of the net assets of the Scheme for the purpose of hedging and portfolio rebalancing. Investment in securities under the Scheme which includes debt securities, money market instruments and the gross investment in derivatives will not exceed 100% of the net assets under the Scheme. Notwithstanding the above, the Scheme may also hold cash and / or cash equivalents from time to time for temporary defensive purposes. The Scheme may also invest in short term deposits of scheduled commercial banks as permitted by SEBI.																						
Scheme differentiation	The Mutual Fund does not have any existing scheme under the gilt category. The portfolio under the Scheme will have maximum average portfolio maturity of less than three years.																						
Investment strategy of the scheme	Please refer to "Information Common to the Schemes" on page no. 5 for details.																						
Risk profile of the scheme	Please refer to "Information Common to the Schemes" on page no. 5 for details.																						
Risk mitigation factors	Please refer to "Information Common to the Schemes" on page no. 5 for details.																						
Plans and Options	1) DGSF-STP 2) DGSF-STP - Direct Plan (Please refer to "Information Common to the Schemes" on page no. 6 for details). Options : Growth and Dividend (Monthly - 25th of every calendar month). The Dividend option offers Dividend Pay-out and Dividend Re-investment sub-options.																						
Applicable NAV (for continuous repurchase/sale)	Please refer to "Information Common to the Schemes" on page no. 6 for details.																						
Minimum application amount/Number of Units	Purchase	Additional Purchase	Repurchase/Redemption																				
	Rs. 10,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- or equivalent Unit value and in multiples of Re. 1/- thereafter. In case the Unit balance in a folio subsequent to a Redemption request falls below Rs. 1,000/-, all Units under that folio will be redeemed.																				
Benchmark index	I-Sec Si-bex index																						
Name of the Fund Manager	Mr. Kumar Nathani																						
Performance of the scheme	(A) As on May 31, 2013			(B) Absolute Returns																			
	Compounded Annualised Returns	Scheme Returns (%) [For Growth Option]	Benchmark# Returns (%)																				
	Last 1 year	6.42	10.35																				
	Since Inception	7.24	8.95																				
	# I-Sec SI-BEX Index Note: As per SEBI standards for performance reporting, the "since inception" returns are calculated on Rs. 1,000/- invested at inception. For this purpose, inception date is deemed to be date of allotment i.e. April 8, 2011. Performance of the Dividend Option for the investor would be net of the applicable dividend distribution tax. Past performance may or may not be sustained in future.			<table><thead><tr><th>Fiscal Year</th><th>DGSF-STP - Growth Option</th><th>I-SEC SI-BEX INDEX</th></tr></thead><tbody><tr><td>FY 2011 - 12*</td><td>7.75%</td><td>7.27%</td></tr><tr><td>FY 2012 - 13</td><td>6.81%</td><td>9.57%</td></tr></tbody></table> <p>*Returns are computed since inception to March 30, 2012</p>		Fiscal Year	DGSF-STP - Growth Option	I-SEC SI-BEX INDEX	FY 2011 - 12*	7.75%	7.27%	FY 2012 - 13	6.81%	9.57%									
Fiscal Year	DGSF-STP - Growth Option	I-SEC SI-BEX INDEX																					
FY 2011 - 12*	7.75%	7.27%																					
FY 2012 - 13	6.81%	9.57%																					
Expenses of the scheme	i. Load structure: <table><thead><tr><th>Load</th><th>Load (as % of Applicable NAV)</th><th>Load</th><th>Load (as % of Applicable NAV)</th></tr></thead><tbody><tr><td>Entry</td><td>NA</td><td>Exit</td><td>Nil</td></tr></tbody></table> <p>In terms of the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. Upfront commission, if any, shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor /advisor. As per SEBI circular no. SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, no load (entry Load as well as exit load) will be charged by the AMC on the issue of bonus Units or Units allotted on reinvestment of dividends. Investors are requested to check the prevailing load structure of the Scheme before investing. The AMC/Trustee reserves the right to introduce/change the load structure on a prospective basis.</p> ii. Recurring Expenses: (Please refer to "Information Common to the Schemes" on page no. 7 for details). <table><thead><tr><th>Daily net assets</th><th>First Rs. 100 crores</th><th>Next Rs. 300 crores</th><th>Next Rs. 300 crores</th><th>Over Rs. 700 crores</th></tr></thead><tbody><tr><td>Maximum recurring expenses, as a % of daily net assets</td><td>2.25%</td><td>2.00%</td><td>1.75%</td><td>1.50%</td></tr></tbody></table> <p>Actual expenses for the previous financial year ended March 31, 2013: 1.46%</p>					Load	Load (as % of Applicable NAV)	Load	Load (as % of Applicable NAV)	Entry	NA	Exit	Nil	Daily net assets	First Rs. 100 crores	Next Rs. 300 crores	Next Rs. 300 crores	Over Rs. 700 crores	Maximum recurring expenses, as a % of daily net assets	2.25%	2.00%	1.75%	1.50%
Load	Load (as % of Applicable NAV)	Load	Load (as % of Applicable NAV)																				
Entry	NA	Exit	Nil																				
Daily net assets	First Rs. 100 crores	Next Rs. 300 crores	Next Rs. 300 crores	Over Rs. 700 crores																			
Maximum recurring expenses, as a % of daily net assets	2.25%	2.00%	1.75%	1.50%																			

Please refer to "Information Common to the Schemes" on page nos. 5, 6 & 7 for other features of the scheme.

INFORMATION COMMON TO THE SCHEMES

Investment Strategy

Equity scheme:

DILF

Under normal market conditions, the scheme would invest predominantly in a diversified portfolio constituting equity and equity related instruments of companies that the fund manager believes are industry leaders and which have sustainable business models, and potential for income and capital appreciation. The scheme may also invest in debt and money market instruments in a manner consistent with the investment objective.

A portfolio comprised of prudently selected industry leaders has the potential to offer steady relative returns across various market conditions. The stock market performance of industry leaders tends to be better than their compatriots in most business environments, when risk or variability is factored in. These stocks tend to be more liquid than their peers and are more suitable to a more conservative approach to investing. An industry leader status tends to have significant business advantages such as better negotiating capability from suppliers, better terms of trade from customers, greater attraction of managerial talent, superior financing options, higher product pricing capabilities and better customer loyalty. The scheme would follow an actively managed approach allowing it the flexibility to pursue opportunities across the entire market capitalization spectrum, from smaller companies to well established large-cap companies, without having any bias in favour of sectoral allocations or market capitalization. The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style. The fund manager would follow a combination of top-down and bottom-up approach for portfolio construction in line with the process outlined below.

Under the top down process the fund manager would look at the global and Indian economy and the domestic policy environment and stock valuations. This would result in identification of themes which have a potential to outperform. The final stock selection process would be a bottom-up process wherein stocks from the short listed themes would be picked up based on valuations. For asset allocation, the fund manager would take the help of qualitative framework of MVPS (Macro, Valuation, Policy and Sentiment). Sentiment would be gauged from factors like the positive/negative breadth of the market, inflows/outflows into equity mutual funds and FII buying/selling figures.

Under normal market conditions and depending on the fund manager's views, the assets of the scheme would be invested across securities that represent a broad range of sectors of the economy in order to ensure adequate portfolio diversification.

Liquid/income schemes:

DLF and DTAf

The schemes are meant for investors looking at avenues to deploy their surplus funds primarily in money market instruments and debt securities with a very short to short term investment horizon. The schemes will be managed according to their respective investment objectives, and will endeavour to generate regular returns with low risk and high liquidity. The schemes will invest in money market and investment grade debt securities such as Certificates of Deposits, Commercial Papers, Corporate Debentures, Structured Obligations, Treasury Bills, etc. and shall maintain reasonable to high levels of liquidity depending on the nature of the scheme. The residual maturity of the instruments constituting the portfolio shall not exceed 91 days in case of Daiwa Liquid Fund and three years in case of Daiwa Treasury Advantage Fund.

The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies. The investment team will primarily use a bottom up approach to assess the quality of the security/instrument (including the financial health of the issuer) as well as the liquidity of the security.

Investments in debt instruments carry various risks such as interest rate risk, liquidity risk, market risk, reinvestment risk, etc. While such risks cannot be eliminated, they may be minimized through appropriate credit monitoring, portfolio diversification and effective use of hedging techniques.

Gilt scheme:

DGSF-STP

The scheme is meant for investors looking at avenues to deploy their surplus funds primarily in dated securities issued by the Central/State Governments with a short term horizon. The scheme will be managed according to its investment objective and will endeavour to generate regular income with low risk. The rationale for investment in such securities is to minimize the credit risk of counterparty default risk as sovereign securities issued by the Central/State Governments are generally considered to be of the better credit quality and safety for timely servicing of debt obligations. The maximum average maturity of the portfolio of the scheme is less than three years.

Risk Profile

Investment in mutual fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. Please read the relevant Scheme Information Document (SID) carefully for details

on risk factors before investment. Scheme specific Risk Factors are summarized below:

DILF

The scheme carries risks associated with investing in equity and equity related securities, derivatives, debt securities, securitized debt, Foreign Securities, money market instruments and short selling and securities lending.

DLF

The scheme carries risks associated with investing in debt securities, money market instruments, securitized debt, Foreign Securities and short selling and securities lending.

DTAf

The scheme carries risks associated with investing in debt securities, money market instruments, securitized debt, derivatives, Foreign Securities and short selling and securities lending.

DGSF-STP

The Scheme carries risks associated with investing in government securities, money market instruments, derivatives and short selling and securities lending. Trading volume may restrict liquidity in such investments. Investments in government securities and money market instruments are subject to interest rate risk, credit risk, price risk, spread risk, liquidity risk, reinvestment risk, settlement risk, market risk, prepayment risk, etc. to the extent of the Scheme's investments in such securities.

Please refer to the relevant SIDs for further details.

Risk Mitigation factors

Equity scheme:

DILF

The investment team follows a top-down approach in respect of selection and investment allocation of sectors, while individual stock selection is based on a bottom-up approach of identifying stocks for investments using in-depth research and an analysis of the company's financials. Portfolio investments are made after a report justifying the investment rationale is prepared by the research team. This report covers aspects such as company background and business analysis, sector fundamentals, company positioning & competitive environment, future outlook, corporate governance issues, management quality, valuations and stock price drivers.

Periodic reviews and updates on the companies invested in the portfolio are conducted, using the same parameters listed above. The portfolios are monitored on a continuous basis to identify any potential risks and devise suitable strategies to mitigate the same.

Internal limits on individual investment decisions and derivative transactions have been set to ensure that fund objectives are adhered to, and portfolio risk is kept at manageable levels. A customised software package has been installed to process all investment transactions, and all internal and SEBI mandated limits are incorporated in the same.

Liquid/income schemes:

DLF and DTAf

We endeavour to enhance and optimize investor returns, while keeping risk factors at reasonable levels. These are achieved by reducing concentration risk in individual exposures and by having a well diversified portfolio. Investments in debt securities and money market instruments are guided by our views on liquidity and movements in interest rates across time bands. Emphasis is also given to proper stock picking based on in-house research and hedging and rebalancing the portfolio as per the objectives of the relevant scheme.

Liquidity of the portfolio is normally maintained by investing in securities that would result in balancing the maturity profile of the portfolio, and by maintaining appropriate levels of cash from time to time. In addition, a significant portion of the portfolio investments are made in debt instruments that have reasonable secondary market activity.

The credit quality of the portfolio is maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies. Investments in debt instruments carry various risks such as interest rate risk, liquidity risk, market risk, reinvestment risk, etc. While risks such as interest rate risk, liquidity risk, market risk, reinvestment risk, etc. cannot be eliminated, they may be minimized through appropriate credit monitoring, portfolio diversification and effective use of hedging techniques.

Gilt scheme:

DGSF-STP

We endeavour to enhance and optimize investor returns, while keeping risk factors at reasonable levels. These are achieved by reducing concentration risk in individual exposures and by having a well diversified portfolio. Investments in government securities and money market instruments are guided by our views on liquidity and movements in interest rates across time bands. Emphasis is also given to proper stock picking based on in-house research and hedging and rebalancing the portfolio as per the objectives of the relevant scheme.

INFORMATION COMMON TO THE SCHEMES (contd.)

Liquidity of the portfolio is normally maintained by investing in securities that would result in balancing the maturity profile of the portfolio, and by maintaining appropriate levels of cash from time to time. In addition, a significant portion of the portfolio investments are made in government securities that have reasonable secondary market activity.

Investments in government securities carry various risks such as interest rate risk, liquidity risk, market risk, reinvestment risk, etc. While risks such as interest rate risk, liquidity risk, market risk, reinvestment risk, etc. cannot be eliminated, they may be minimized through appropriate portfolio diversification and effective use of hedging techniques.

Common for all schemes:

The Investment Committee of the AMC meets regularly to provide overall guidance to the investment process. The role of the Investment Committee includes an overall monitoring of the investment activity, evolve suitable investment strategies, monitor risk parameters in each scheme with specific attention to counterparties and debt issuers with respect to credit risk and credit ratings, and ensure that the investment limits are properly observed. The Investment Committee also regularly reviews the scheme portfolios and monitors the scheme performances against comparable benchmark indices and peer schemes.

Plans and Options:

Introduction of Direct Plan [effective January 1, 2013 ("Effective Date")]:

Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

Scheme characteristics:

All Plans/Options/Sub-Options offered under the Schemes ("Existing Plan") will also be available for subscription under the Direct Plan. Portfolio of the Scheme under the Existing Plan and Direct Plan will be common.

Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms and conditions including load structure will be the same for the Existing Plan and the Direct Plan except that:

- No exit load shall be charged for any Switch of investments between Existing Plan (whether the investments were made before or after the Effective Date) and Direct Plan within the same scheme.
- 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.

Applicable NAV (For continuous repurchase and sale)

DILF, DTAF and DGSF-STP

Cut-off time for NAV for Purchase/Subscription/Switch-in

The following Cut-off times shall be observed by the Mutual Fund in respect of valid applications accepted for Purchase of Units and Switch-in transactions, and the following NAVs shall be applied for such Purchase/Switch-in:

- where the application is received up to 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received - closing NAV of the day of receipt of application; and
- where the application is received after 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received - closing NAV of the next Business Day.

For Purchase/Subscription of Rs. 2 Lakh and above

In respect of valid applications for Purchase of Units of the Scheme with amount equal to or more than Rs. 2 lakh, irrespective of the time of receipt of application, the closing NAV of the day (or immediately following Business Day if that day is not a Business Day) on which the funds are available for utilization shall be applicable. It is further clarified that for determining the applicable NAV for allotment of Units in respect of Purchase/Switch-in the Scheme, it shall be ensured that the:

- Application is received before the applicable Cut-off time.
- Funds for the entire amount of Subscription/Purchase as per the application are credited to the bank account of the Scheme before the Cut-off time.
- The funds are available for utilization by the Scheme before the Cut-off time.

Payments by cash, postal orders, money orders, non-MICR and outstation cheques/drafts and third party payment instruments will not be accepted.

Cut-off time for NAV for Redemption / Switch-out

The following Cut-off times shall be observed by the Mutual Fund in respect of valid applications accepted for Redemption of Units and Switch-out transactions and the following NAVs shall be applied for such Redemption/Switch-out:

- where the application is received upto 3.00 p.m. - closing NAV of the day of receipt of application; and

- where the application is received after 3.00 p.m. - closing NAV of the next Business Day.

DLF:

Cut-off time for NAV for Purchase/Subscription

The following Cut-off times shall be observed by the Mutual Fund in respect of valid applications accepted for Purchase of Units transactions, and the following NAVs shall be applied for such Purchase:

- where the application is received up to 2.00 p.m. on a Business Day and funds are available for utilization by the Scheme before the Cut-off time - the closing NAV of the day immediately preceding the day of receipt of application;
- where the application is received after 2.00 p.m. on a Business Day and funds are available for utilization by the Scheme on the same day - the closing NAV of the day immediately preceding the next Business Day; and
- irrespective of the time of receipt of the application, where the funds are not available for utilization before the Cut-off time - the closing NAV of the day immediately preceding the day on which the funds are available for utilization by the Scheme.

For allotment of Units in respect of Purchase/Subscription/Switch-in the Scheme, it shall be ensured that the:

- Application is received before the applicable Cut-off time.
- Funds for the entire amount of Subscription/Purchase as per the application are credited to the bank account of Scheme before the Cut-off time.
- The funds are available for utilization by the Scheme before the Cut-off time.

Payments by cash, postal orders, money orders, non-MICR and outstation cheques/drafts and third party payment instruments will not be accepted.

Cut-off time for NAV for Redemption / Switch-out

The following Cut-off times shall be observed by the Mutual Fund in respect of valid applications accepted for Redemption of Units and Switch-out transactions and the following NAVs shall be applied for such Redemption/Switch-out:

- where the application is received upto 3.00 p.m. on a Business Day, the closing NAV of the day immediately preceding the next Business Day will be applicable; and
- where the application is received after 3.00 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable.

Direct Plan:

Applicable NAV and allotment of units:

- Liquid Scheme(s):** Units shall be allotted for valid applications received before cut-off time (subject to provisions on realization of funds) on January 1, 2013 under Direct Plan(s) at the Net Asset Value (NAV) of previous business day i.e. December 31, 2012 of corresponding option(s) under Existing Plan(s). Thereafter, separate NAVs will be calculated and published for Direct Plan w.e.f. January 1, 2013.
- Non-Liquid Scheme(s):** Units shall be allotted for valid applications received before cut-off time (subject to provisions on realization of funds, where applicable) on January 1, 2013 under Direct Plan(s) at the Net Asset Value (NAV) of January 1, 2013 of corresponding option(s) under Existing Plan(s). Thereafter, separate NAVs will be calculated and published for option(s) under Direct Plan(s) w.e.f. January 2, 2013.

The above points are illustrated below:

Subscriptions in Direct Plan on January 1, 2013 within cut off time*	Applicable NAV
Liquid Schemes	NAV of the corresponding Existing Plan / Option / Sub-option as on December 31, 2012
Non-Liquid Scheme(s)	NAV of the corresponding Existing Plan / Option / Sub-option as on January 1, 2013

* Subject to applicable provisions on realization of funds.

- Where application is received without any Distributor Code in the Existing Plan **before cut-off time** on December 31, 2012, but the Applicable NAV based on realization of funds is on or after the Effective Date e.g. January 2, 2013, the Units will be allotted under Existing Plan and not under Direct Plan.
- Where application is received without any Distributor Code in the Existing Plan **after cut-off time** on December 31, 2012, the same shall be deemed to have been received on the next Business Day and hence the Units will automatically be allotted under the Direct Plan at Applicable NAV.
- In case of subscriptions received in the Direct Plan when there are no investors in the Direct Plan, the process stated in sub-clauses (a) and (b) above will be followed to determine the applicable NAV in liquid and non-liquid Schemes respectively.

INFORMATION COMMON TO THE SCHEMES (contd.)

Dispatch of Repurchase (Redemption) Request

The Redemption/Repurchase proceeds shall be dispatched to the Unit Holders within 10 working days from the date of receipt of valid Redemption/Repurchase request at the designated Investor Service Centre of the Mutual Fund.

Dividend Policy

The Mutual Fund does not guarantee or assure declaration or payment of dividend. The Trustee may decide to distribute dividend subject to the availability of distributable surplus as calculated in accordance with the SEBI Regulations and if such distributable surplus is 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 dividend will be due to only those Unit Holders whose names appear in the Register of Unit Holders in the dividend option of the schemes on the record date. The procedure laid down in the SEBI Regulations for declaration of dividend will be adhered to.

In case of Daiwa Industry Leaders Fund, Daiwa Treasury Advantage Fund and Daiwa Government Securities Fund - Short Term Plan, the Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the first ex-dividend NAV. In case of Daiwa Liquid Fund, dividend declared will be compulsorily reinvested at the first ex-dividend NAV.

The AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend.

Name of the Trustee Company

Daiwa Trustee Company (India) Private Limited.

Expenses of the scheme

Scheme Recurring Expenses

In addition to the scheme recurring expenses mentioned under point (ii), the following expenses will be charged to the Scheme(s) :

- Additional expenses incurred towards investment management fees and other recurring expenses, not exceeding 0.20% of daily net assets of the Scheme(s).
- Expenses not exceeding 0.30 per cent of the daily net assets of the Scheme(s), if the new inflows from beyond top 15 cities are at least (i) 30 per cent of gross new inflows in the Scheme(s), or; (ii) 15 per cent of the average assets under management (year to date) of the Scheme(s), whichever is higher.

The top 15 cities shall mean top 15 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated for Mutual Fund Industry' as at the end of the previous financial year.

Waiver of Load for Direct Applications

Not Applicable. Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

Tax treatment for the Investors (Unitholder)

Investors are advised to refer to the Section on "Taxation on investing in Mutual Funds" in the "Statement of Additional Information" and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the scheme.

Daily Net Asset Value (NAV) Publication

The NAVs will be declared on every Business Day and the same shall be published at least in two national daily newspapers (alongwith Sale and Repurchase Prices). The NAVs declared, will also be uploaded on the AMFI website (www.amfiindia.com) and on Daiwa Mutual Fund's website (www.daiwafunds.in). NAV details may also be obtained by calling the toll-free number 1-800-419-5000 of the AMC.

For Investor Grievances please contact

Registrar & Transfer Agent

Karvy Computershare Private Limited

Unit: Daiwa Mutual Fund,
46, Road No 4, Street No 1, Banjara Hills,
Hyderabad - 500 034.

Daiwa Mutual Fund

Mr. Mohammed Pardawala

Investor Relations Officer
Daiwa Asset Management (India) Private Limited
1102, 11th floor, Tower 2, Wing "A", One Indiabulls Centre,
841, Senapati Bapat Marg,
Elphinstone Road (West), Mumbai- 400 013
Fax: +91-22-6610 0158
E-mail: investorcare@daiwafunds.in
Toll-free number: 1-800-419-5000

Unit holders' information

Consolidated Account Statement

- Consolidated Account Statement ("CAS") shall be issued each calendar month on or before the tenth of the succeeding month, to the Unit Holders in whose folios transaction(s) has/have taken place during that month, detailing all the transaction(s) and holding(s) at the end of the month.
- The CAS shall be sent by mail/electronic mail every half year (March/September) on or before the tenth of the succeeding month, detailing holding(s) at the end of the half year, across all schemes of all mutual funds, to Unit Holders in whose folios no transaction has taken place during that period.
- For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
- The word "Transaction" shall include Purchase, Redemption, Switch, Dividend Pay-out, Dividend Re-investment, Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP), Dividend Transfer Plan (DTP) and bonus transactions.

Account Statements:

An account statement reflecting the number of Units allotted shall be dispatched to the sole/first Unit Holder by ordinary post/courier/speed post/electronic mail (if so mandated) within the following periods:

- Within 3 Business Days but not later than 30 days from the date of acceptance of valid application.
- Within 3 Business Days of receipt of specific request for a physical account statement by a Unit Holder.
- In case of SIP/STP - within 10 Business Days from the end of quarter (March, June, September and December). However, the first account statement under SIP/STP shall be issued within 10 Business Days of the initial investment/transfer and in case of specific request, the account statement (SIP/STP) shall be dispatched within 5 Business Days from the receipt of such request without any charges.

In case of units held in dematerialised form, the Unit Holder will receive the holding statement directly from the respective Depository Participant at such frequency as may be defined in the Depository Act or regulations or on specific request.

Annual Report:

Scheme-wise Annual Report or an abridged summary thereof shall be mailed to all Unit Holders within four months from the date of closure of the relevant accounting year i.e. 31st March each year. Further, the full Annual Report will be available for inspection at the Head Office of the Mutual Fund and a copy will be sent to the Unit Holders, free of cost, on specific request. Daiwa Mutual Fund shall also disclose the Annual Report on its website www.daiwafunds.in.

The AMC shall henceforth, send scheme-wise annual report or an abridged summary thereof by electronic mail to those Unit Holders whose e-mail addresses are available with the Mutual Fund and no physical copies would be sent to such Unit Holders. Notwithstanding the registration/availability of e-mail address of an Unit Holder with the Mutual Fund, the AMC/Mutual Fund shall provide physical copy of the scheme-wise annual report or abridged summary thereof, if so requested by the Unit Holder. Unit Holders whose e-mail addresses are not available with the Mutual Fund shall receive physical copies of the scheme-wise annual report or abridged summary thereof.

Half Yearly Disclosures:

Half Yearly Financials: The Mutual Fund/AMC shall within one month from the close of each half year, i.e. on March 31 and September 30, host a soft copy of its unaudited financial results on the websites of Daiwa Mutual Fund (www.daiwafunds.in) and AMFI (www.amfiindia.com). Further, the Mutual Fund/ AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in atleast 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.

Half Yearly Portfolios: Full portfolio details of the schemes, in the prescribed format, shall be disclosed either by publishing it in one national English daily newspaper circulating in the whole of India and in a regional newspaper published in the language of the region where the Head Office of Daiwa Mutual Fund is situated or by mailing it to the Unit Holders within one month from the close of each half year (i.e. 31st March and 30th September). The portfolio details shall also be displayed on the websites of Daiwa Mutual Fund (www.daiwafunds.in) and AMFI (www.amfiindia.com).

Number of folios and assets under management (As on May 31, 2013)

Scheme Name	Number of Folios	Assets Under Management
DILF	3217	Rs. 20.12 crores
DLF	130	Rs. 54.12 crores
DTAF	465	Rs. 52.99 crores
DGSF - STP	28	Rs. 1.52 crores

Date: June 28, 2013.

INSTRUCTIONS FOR COMPLETING THE COMMON APPLICATION FORM

Please read the Key Information Memorandum, Scheme Information Document (SID) and Statement of Additional Information (SAI) containing the terms of offer carefully before filling up the Common Application Form. Investors are deemed to have read and accepted the terms subject to which these offers are being made, and bind themselves to the terms upon signing the Common Application Form and tendering payment.

GENERAL INSTRUCTIONS

- Please complete the Common Application Form legibly in BLOCK LETTERS.
- Use Black ink or Dark Blue ink.
- Please complete the Common Application Form in English language only.
- Tick in the appropriate box for relevant options.

Please fill in the fields marked as 'MANDATORY' to prevent rejection of your Common Application Form. Please refer to the checklist provided at the end of the Common Application Form to ensure that the necessary details and attachments are made available. This will help to avoid processing delays and/or rejection of your application.

Please strike out any section that is not applicable. Correction/Cancellation on any of the mandatory information should be countersigned by the investor.

Applications complete in all respects, may be submitted at the designated Investor Service Centres (ISCs)/Official Points of Acceptance of Daiwa Mutual Fund.

Investors must write the Common Application Form number/Folio number on the reverse of the cheques and bank drafts accompanying the Common Application Form.

All applications will be accepted subject to verification. Invalid or incomplete applications are liable to be rejected after acceptance and verification. The AMC/Trustee retains the sole and absolute discretion to reject any application.

A. DISTRIBUTOR / ADVISOR INFORMATION/DIRECT APPLICATIONS

As per SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012 Distributor / Investors are requested to kindly mention the correct AMFI Registration Number (ARN) and Employee Unique Identification Number (EUIIN) for employee of distributor registered with AMFI in the Common Application Form.

In case, the investor is directly applying, then they should clearly mention "DIRECT" in the column mentioned Name & Code.

Any edition or cancellation of the advisor Information should be countersigned by the investor else the same is liable to be rejected..

Transaction Charges:

In terms of SEBI circular no. Cir/IMD/DF/13/2011 dated August 22, 2011, as amended from time to time, a transaction charge per subscription of Rs. 10,000/- and above shall be charged to the investors and paid to the distributors/brokers (who have "opted-in" for charging the transaction charge) in respect of applications routed through them, subject to the following :

- In case of an existing investor, Rs. 100/- and in case of a new investor, Rs. 150/- shall be charged as transaction charge per subscription of Rs. 10,000/- and above.
- In case of SIP, the transaction charge shall be applicable only if the total commitment through SIP amounts to Rs. 10,000/- and above. In such cases, the transaction charge shall be recovered in maximum 3 to 4 instalments.
- There shall be no transaction charge on purchase/subscription below Rs. 10,000/-.
- There shall be no transaction charge on direct investments.
- There shall be no transaction charge on transactions other than purchases/subscriptions relating to new inflows.

The "opt-out" option selected by a distributor / broker shall be applicable at the distributor / broker level and not at investor level i.e. a Distributor / broker shall not charge one investor and choose not to charge another investor. Further the Distributors are also provided with the option to either opt-in or opt-out of levying transaction charges based on type of the product.

The transaction charge as mentioned above shall be deducted by the AMC from the subscription amount of the Unit Holder and paid to the distributor / broker. The balance amount shall be invested in the Scheme. In case the investment amount falls below the minimum application amount due to deduction of transaction charge from the purchase/subscription amount, the requirement of minimum application amount shall not be applicable.

B. INFORMATION OF EXISTING UNITHOLDER

An existing investor should mention the correct Folio Number and should note that there will be no change to the existing Investor Profile Details mentioned in the Existing Folio.

C. APPLICANT INFORMATION

Applications for Individuals: Please write your name in the sequence of First Name, Middle Name and Last Name. Please do not abbreviate any name. Preferably write your name exactly as it appears in the Bank Account (as provided in the bank account details).

Applications for Non-Individuals: Companies, Trusts, Partnership firms, Societies or any other association should write the name exactly as it appears in its incorporation document and in the Bank Account (as provided in the bank account details). Sole-proprietorship concerns should apply in the name of the sole-proprietor.

Please fill in your date of birth as this may be required to establish your identity in your future communication with us.

Name and date of birth of the minor is **mandatory** for investment on behalf of minor applicant. In case of Legal Guardian attested copy of the court appointment letter, affidavit etc. should be submitted alongwith Application Form.

Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor.

Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised) or the relevant resolution or authority to make the application (or duly notarised copy thereof) as the case may be, along with a certified copy of the Memorandum and Articles of Association and/or byelaws and/or trust deed and/or partnership deed and/or Certificate of Registration. Authorized officials should sign the Application Form under their official designation. A list of specimen signatures of the authorized officials, duly certified/attested should also be attached to the Application Form. In case of a Trust/Fund, a resolution from the Trustee(s) authorising such purchase must be submitted. Applications not complying with the above are liable to be rejected.

In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Joint' and processed accordingly.

D. APPLICANT'S CONTACT INFORMATION

An investor is required to provide his/her full address along with the contact details.

If the investor is an NRI / FII, an overseas address must be provided. A local address if available may also be mentioned in the Common Application Form. The P.O. Box alone is not sufficient.

The address as mentioned in the Common Application Form will be overwritten by the address provided by the investor to CVL for the purpose of KYC. All future change in the address should be informed to CVL quoting KYC acknowledgement number/PAN.

E. E-MAIL COMMUNICATION

Account Statements / Newsletters / Annual Reports / Other statutory information (as may be permitted under SEBI (Mutual Funds) Regulations, 1996) will be sent to each Unit holder by e-mail only. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder may request the Fund for delivery of the same through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. Unit holders who wish to receive these documents by physical mode should tick the option provided on the application form. The physical documents will be sent by post / courier.

F. BANK ACCOUNT DETAILS

In order to protect the interest of investors from fraudulent encashment of cheques and as per the current SEBI Regulations, it is mandatory for Unit holders to specify their complete bank details in the application for subscription or redemption of units. Applications without complete bank details shall be rejected.

Applicants should provide the name of the bank, branch address, account type and account no. of the Sole/First Applicant. **As per SEBI guidelines, it is mandatory for investors to mention their bank account details in the Common Application Form.**

INSTRUCTIONS FOR COMPLETING THE COMMON APPLICATION FORM (contd.)

Please also provide the following details:

- The 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of a cheque leaf.
- The 11 digit IFSC (Indian Financial System Code) that is being given by some of the banks on the cheques. If not available, you could check with your local bank branch. The above information will help us in the future for secure transfer of your redemption and dividend payouts via the various electronic mode of transfers that are available in the banking system.

Investors are required to attach a physical blank cancelled cheque leaf/copy of cheque leaf along with the Common Application Form if the investment amount is issued through a demand draft/investment cheque is not issued from the bank account as mentioned in the Bank Account Details.

The Mutual Fund offers a facility of direct credit (issued through RTGS/NEFT/ Direct Credit Mode/ECS Mode) of redemption/dividend proceeds.

ELECTRONIC CLEARING SERVICE (ECS) - ECS facility is available only in respect of dividend payments and not in the case of Redemption of Units. Based on the bank particulars, investors will receive a direct credit of the amount due to them in their notified account with intimation.

Investors can register multiple bank accounts by completing the Multiple Bank Accounts Registration Form, the same can be obtained from the Registrar/ AMC or download the same from the AMC website (www.daiwafunds.in).

G. SCHEME DETAILS

Investors should indicate the Scheme/Plan/Option/Sub-Option for which the subscription is made by writing down the appropriate details in the space provided for this purpose in the Common Application Form. In case of valid applications received without indicating any choice of Plan/Option/Sub-Option, the default Plan/Option/Sub-Option will be considered.

DILF, DILF - Direct Plan, DGSF-STP and DGSF-STP - Direct Plan	Default Option/Sub-Option
Growth/Dividend Option	Growth
Payout/Reinvestment Sub-Option	Reinvestment
DLF - Regular Plan and DLF - Direct Plan	Default Plan/Option/Sub-Option
Growth/Dividend Option	Dividend
Daily/Weekly Sub Option	Daily
DTAF and DTAF - Direct Plan	Default Option/Sub-Option
Growth/Dividend Option	Growth
Payout/Reinvestment Sub-Option	Reinvestment
Daily/Weekly/Monthly (Frequency)	Daily

H. INVESTMENT & PAYMENT DETAILS

- The cheque or demand draft should be drawn in favour of either "Daiwa Industry Leaders Fund" or "Daiwa Liquid Fund" or "Daiwa Treasury Advantage Fund" or "Daiwa Government Securities Fund - Short Term Plan" and should be crossed 'Account Payee Only'.
- Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the application form e.g. "XYZ (scheme name) - Direct Plan". Further, where application is received for Existing Plan without Distributor code or "Direct Plan" mentioned in the ARN Column, the application will be processed under Direct Plan. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- Returned cheques will not be presented again for collection and the accompanying application will be rejected.
- The following modes of payment are not valid, and applications accompanied by such payments are liable to be rejected.
 - Outstation cheques (i.e. if the cheque is payable at a bank's branch which does not participate in the local clearing mechanism of the city where the application is submitted).

If you are from a city not serviced by an Investor Service Centre, you may submit a Demand Draft payable at the place where you will submit the form.

Bank charges for outstation demand drafts will be borne by the AMC only in case of investments in equity schemes of Daiwa Mutual Fund and will be limited to the bank charges stipulated in the SAI. 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, in such cases.

- Non MICR cheques;
- Cash, money orders or postal orders;
- Post-dated cheques;
- Multiple cheques with a single application; and
- Third Party Payments as defined below.

Third Party Payments:

When payment is made through instruments issued from an account other than that of the applicant investor, such payment is referred to as "third party payment". 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 the payment is made.

Applications accompanied by Third Party Payments as defined above shall be rejected except in the following exceptional situations:

- 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/- (for each regular purchase or per SIP instalment). However the restriction of Rs. 50,000/- will not be applicable for payment made by a guardian whose name is registered in the records of the Mutual Fund in that folio;
- Payment by an employer on behalf of its employee(s) under Systematic Investment Plans or lump sum/one-time subscription through payroll deductions. The AMC may seek additional documentation from the investor to ensure authenticity of the arrangement from a fraud prevention and KYC perspective;
- Custodian on behalf of an FII or a client.

In case of the above exceptional situations, the AMC shall carry out adequate verification as required under the PMLA which shall *inter alia* include determining the identity of the investor and the person making the payment i.e. mandatory KYC for the investor and the person making the payment, obtaining necessary declarations from the investor and the person making the payment and verifying the source of funds. The AMC may also request for additional documentation as may be required in this regard from the investor/person making the payment.

When payment is made through pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a certificate from the issuing banker must accompany the application stating the account holder's name and the account number which has been debited for the issue of the instrument. 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 application. The AMC may, at its discretion, reject any application which is incomplete or not accompanied with valid documents.

- If you are from a city not serviced by an Investor Service Centre, you may submit a Demand Draft payable at the place where you will submit the form.
- Applications received from NRIs, FIIs
 - On Repatriation Basis
 - In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in their Non-Resident (External) Rupee Account (NRE)/ Foreign Currency (Non-Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts a Foreign Inward Remittance Certificate (FIRC) from the bank issuing the draft confirming the debit shall also be enclosed.
 - FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorized dealer.
 - On Non-repatriation Basis

In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in their NRE/FCNR/Non-Resident Ordinary Rupee Account (NRO).

INSTRUCTIONS FOR COMPLETING THE COMMON APPLICATION FORM (contd.)

In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts a FIRC from the bank issuing the draft confirming the debit shall also be enclosed.

- g) If the scheme name on the Common Application Form and on the cheque is different then the units will be allotted as per the scheme name mentioned in the cheque.
- h) 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.

I. DEMAT ACCOUNT DETAILS

- a) Unitholders are provided with an option to hold Units in Demat Form except for subscription through SIP and for plans / options where dividend distribution frequency is daily / weekly / fortnightly.
- b) Investors necessarily need to provide Demat Account details and Client Master List (CML). Client Master List (CML) should not be older than one month. If demat account details provided are not valid, allotment will be done in physical mode by way of Statement of Account.
- c) Investors applying as Joint holders, need to provide Demat details of their Joint Demat Account.
- d) In case of valid demat account details provided, the bank account details, joint holding details, mode of holding (joint / anyone or survivor) in case of joint holdings, address details and nominee details as per the demat account shall prevail over the corresponding details provided on the Application Form.

J. NOMINATION DETAILS

- a) Nomination is not allowed in a folio held on behalf of a minor. Nomination Form cannot be signed by PoA Holders.
- b) The nomination(s) can be made only by individuals applying for/ holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Upto 3 nominees can be appointed. The investor can do the same by requesting for the Non-Commercial Transaction Form which can be obtained from the Registrar/AMC or download the same from the AMC website (www.daiwafunds.in)
- c) A minor can be nominated and in that event, name and address of the guardian of the minor nominee shall be provided by the unit holder. Nomination(s) 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.
- d) The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a nominee subject to the exchange control regulations in force, from time to time.
- e) Nomination(s) in respect of the units stands rescinded upon the transfer/redemption of units. Transfer of units in favour of a nominee shall be valid discharge for the AMC/Mutual Fund against the legal heir.
- f) The cancellation/revocation of nomination(s) can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination(s), the nomination shall stand rescinded and the AMC/Mutual Fund shall not be under any obligation to transfer the units in favour of the nominee.
- g) In case of more than one nominee, if the percentage of allocation/share for each of the nominees is not indicated, the AMC shall settle the claim equally amongst all the nominees.

K. DECLARATION AND SIGNATURES

- a) All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate.
- b) Applications by minors should be signed by their guardians. In the case of a Hindu Undivided Family (HUF), the Karta should sign on behalf of the HUF.
- c) Authorized officials should sign the form under their official designation and company seal. A list of authorized officials, duly certified and

attested, should also be attached to the Common Application Form. In the case of a trust fund, a resolution from the trustee(s) authorising such purchase or investment must be submitted.

- d) If you are investing through your constituted attorney, please ensure that the PoA document is signed by you and your Constituted Attorney. The signature in the Common Application Form, then, needs to clearly indicate that the signature is by the Constituted Attorney on your behalf.

L. PAN DETAILS

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase*. Where the applicant is a minor, and does not possess his/her own PAN, he/she shall quote the PAN of his/her father or mother or the guardian, as the case may be.

Investments in the schemes of Daiwa Mutual Fund (including SIPs) not exceeding Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN. However, in such cases, the investor may be required to furnish additional documents for proof of identity/address as may be deemed necessary.

In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase* application, a photocopy of the PAN card duly self-certified along with the original PAN card. The original PAN card will be returned immediately across the counter after verification.

* includes fresh/additional purchase, Systematic Investment Plan ("SIP").

Applications not complying with the above requirement may not be accepted/processed.

Additionally, in the event of any Common Application Form being subsequently rejected for mismatch/non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any.

Please contact any of the Investor Service Centres/Karvy/Advisors or visit our website www.daiwafunds.in for further details.

M. PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CUSTOMER (KYC) COMPLIANCE

KYC is mandatory for all investors effective January 1, 2011. Please enclose a copy of the KYC Acknowledgement Letter for each applicant to evidence fulfillment of KYC requirements. For minor applicants, the Guardian needs to fulfill KYC requirements and enclose a copy of his/her KYC Acknowledgement Letter. Where the investment is made on behalf of an applicant by a Power of Attorney (POA) Holder, the POA Holder needs to fulfill KYC requirements and submit a copy of his/her KYC Acknowledgement Letter.

New investors who are not KYC compliant are requested to submit the common KYC application form along with the specified documents and complete the KYC process including In-Person Verification ("IPV"), before investing in the schemes of Daiwa Mutual Fund ("Mutual Fund"). The Mutual Fund or its Registrar & Transfer Agent ("R&T") shall perform the initial KYC of the new investors and may also undertake enhanced KYC measures commensurate with the risk profile of the investors. Investors who have completed the KYC process through any SEBI registered intermediary will not be required to undergo the KYC process again with the Mutual Fund. Those investors who have completed their KYC formalities prior to January 1, 2012 are required to provide additional information as prescribed by SEBI to the KYC Registration Agency ("KRA") and complete the IPV process. The above requirements are mandatory for such investors intending to invest in a new mutual fund (i.e. a mutual fund where they have not invested earlier or opened a folio earlier) effective December 1, 2012. Investors who have completed their KYC formalities prior to January 1, 2012 and are already an investor in the Mutual Fund, can continue investing in the Mutual Fund without any further KYC requirements. However, if the investor intends to invest in another mutual fund(s), such investor would need to complete additional KYC requirements including IPV.

In case of applications received directly from the investors (i.e. not through any distributor), the Mutual Fund may also rely upon the IPV conducted by scheduled commercial banks. Applications not complying with the above requirements may not be accepted / processed. Investors may refer to the website of the Mutual Fund/AMC (www.daiwafunds.in) for further details.

Please read the instructions carefully, before filling up the Common Application Form
Please fill all fields with black / blue ball point, in block letters and complete mandatory fields.

Application No. **CAFR**

Advisor Information (Refer Instruction A)			For office use only
Advisor's Name & ARN Code	Sub-Advisor's Name & ARN Code	Employee Unique Identification No. (EUIN)*	Date & Time of receipt
ARN-			

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.

Declaration for "execution only" transaction (only where EUIN box is left blank)

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution only transaction" without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

XX	Sole / First Applicant / Guardian / PoA	XX	Second Applicant	XX	Third Applicant
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TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY. (Refer Section A of Instructions)

In case the subscription amount is ₹ 10,000/- or more and your distributor has opted to receive transaction charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for existing investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

NOTE: Please refer Checklist on reverse page for submission of Mandatory Documents alongwith this application.

1. EXISTING UNIT HOLDER (Please fill in your Folio No. below. Please furnish only KYC and PAN details in Section 2 (if not provided earlier) and proceed to Section 5)

Please note that applicant details and mode of holding will be as per existing Folio Number

Folio No.

2. APPLICANT'S INFORMATION (Please fill in block letters, use one box for one alphabet leaving one box blank between two words)

Occupation ⁵ [Please ✓]						Status [Please ✓]					
<input type="radio"/> Private Sector Service	<input type="radio"/> Public Sector / Government Service	<input type="radio"/> Business	<input type="radio"/> Professional	<input type="radio"/> Agriculturist	<input type="radio"/> Retired	<input type="radio"/> Individual	<input type="radio"/> Minor	<input type="radio"/> Partnership	<input type="radio"/> Company	<input type="radio"/> HUF	<input type="radio"/> Trust
<input type="radio"/> Housewife	<input type="radio"/> Student	<input type="radio"/> Forex Dealer	<input type="radio"/> Defence	<input type="radio"/> Bureaucrat	<input type="radio"/> PEP	<input type="radio"/> Others (Pl. specify)	<input type="radio"/> Society	<input type="radio"/> AOP / BOI	<input type="radio"/> Bank	<input type="radio"/> Others	

Sole / First Applicant's personal details

Mr. Ms. M/s.

Date of birth*

Please submit anyone of the following mandatory documents to certify identification of Minor:

☐ Birth Certificate of the Minor ☐ School Leaving Certificate / Marks Sheet issued by HSC / ICSE / CBSE Board ☐ Passport of Minor ☐ Any other proof evidencing date of birth of the minor.

Guardian Name (If sole / first applicant is a Minor)

Mr. Ms. M/s.

☐ **Natural Guardian** (Father or Mother) ☐ **Legal Guardian⁺** (court appointed guardian) **Guardian's relationship with Minor applicant**

*If sole/first applicant is a Minor, date of birth is mandatory. ⁺ In case of legal guardian, please submit attested copy of the court appointment letter, affidavit etc.

Name of Contact Person (In case of Non-individual investor only) / **POA Holder's Details** (Mandatory, if the investment is being made by a Constituted Attorney)

Mr. Ms. M/s.

Name of second applicant

Mr. Ms. M/s.

Name of third applicant

Mr. Ms. M/s.

Address for Correspondence⁶

City Pin Code

State Country

Contact Details (Mandatory)

Phone (O) Extn. Fax

Phone (R) Mobile No.

⁶ Please note that information sought here will be obtained from CVL also and in case of any difference, the CVL inputs will apply.

Receive Account Statement, Annual Reports and other information instantly by e-mail (Refer instruction E)

☐ I/We wish to receive the above documents by physical mode.

☐ I/We wish to receive updates via SMS on my mobile (✓)

E-mail

Permanent Account Number (PAN)[^] [Mandatory, except in case of investments in the schemes of Daiwa Mutual Fund (including SIPs) upto Rs. 50,000/- per investor per year]

Sole / First applicant **Guardian** **Second applicant**

Please ✓ ☐ KYC compliant* (proof enclosed)

Please ✓ ☐ KYC compliant* (proof enclosed)

Please ✓ ☐ KYC compliant* (proof enclosed)

Third applicant

PoA Holder

[^] refer instruction L.

^{*} For the KYC norms, refer instruction M.

Please ✓ ☐ KYC compliant* (proof enclosed)

Please ✓ ☐ KYC compliant* (proof enclosed)

Mode of holding [Please (✓)] ☐ Single ☐ Joint ☐ Anyone or Survivor (In case of more than one applicant, default will be taken as **joint**)



TEAR HERE



ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Application No. **CAFR**

Received from: Mr. / Ms. / M/s.

Application for units of: **DAIWA** **Plan**

Option **Sub-option** **Div. Frequency**

Cheque / D.D. No. / F. T. (UTR No.) dated for Rs.

Drawn on Bank and Branch

Please Note : All purchases are subject to realization of instruments and furnishing of mandatory information / documents

ISC Stamp, Signature & Date

Please read the instructions carefully, before filling up the Common Application Form

Please fill all fields with black / blue ball point, in block letters and complete mandatory fields.

Application No. **CAFN**

Advisor Information (Refer Instruction A)			For office use only
Advisor's Name & ARN Code	Sub-Advisor's Name & ARN Code	Employee Unique Identification No. (EUIIN)*	Date & Time of receipt
ARN- 2111		E-029541	

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.

Declaration for "execution only" transaction (only where EUIIN box is left blank)

I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution only transaction" without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

XX	Sole / First Applicant / Guardian / PoA	XX	Second Applicant	XX	Third Applicant
----	---	----	------------------	----	-----------------

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY. (Refer Section A of Instructions)

In case the subscription amount is ₹ 10,000/- or more and your distributor has opted to receive transaction charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for existing investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

NOTE: Please refer Checklist on reverse page for submission of Mandatory Documents alongwith this application.

1. EXISTING UNIT HOLDER (Please fill in your Folio No. below. Please furnish only KYC and PAN details in Section 2 (if not provided earlier) and proceed to Section 5)

Please note that applicant details and mode of holding will be as per existing Folio Number

Folio No.

2. APPLICANT'S INFORMATION (Please fill in block letters, use one box for one alphabet leaving one box blank between two words)

Occupation [§] [Please ✓]							Status [Please ✓]
<input type="radio"/> Private Sector Service	<input type="radio"/> Public Sector / Government Service	<input type="radio"/> Business	<input type="radio"/> Professional	<input type="radio"/> Agriculturist	<input type="radio"/> Retired		<input type="radio"/> Minor <input type="radio"/> FII <input type="radio"/> NRI
<input type="radio"/> Housewife	<input type="radio"/> Student	<input type="radio"/> Forex Dealer	<input type="radio"/> Defence	<input type="radio"/> Bureaucrat	<input type="radio"/> PEP	<input type="radio"/> Others (Please specify) _____	<input type="radio"/> Others _____

Sole / First Applicant's personal details

Mr. Ms. M/s.

Date of birth*

Please submit any one of the following mandatory documents to certify identification of Minor:

☐ Birth Certificate of the Minor ☐ School Leaving Certificate / Marks Sheet issued by HSC / ICSE / CBSE Board ☐ Passport of Minor ☐ Any other proof evidencing date of birth of the minor.

Guardian Name (If sole / first applicant is a Minor)

Mr. Ms. M/s.

☐ Natural Guardian (Father or Mother)

☐ Legal Guardian⁺ (court appointed guardian)

Guardian's relationship with Minor applicant

*If sole/first applicant is a Minor, date of birth is mandatory. ⁺ In case of legal guardian, please submit attested copy of the court appointment letter, affidavit etc.

Name of Contact Person (In case of Non-individual investor only) / **POA Holder's Details** (Mandatory, if the investment is being made by a Constituted Attorney)

Mr. Ms. M/s.

Name of second applicant

Mr. Ms. M/s.

Name of third applicant

Mr. Ms. M/s.

Resident Address

City	Pin Code	State
Nationality [§]	Country of Residence [§]	

Overseas Address (refer instruction D)

City	Pin Code
State	Country

Contact Details (Mandatory)

Phone (O)

Extn.

Fax

Phone (R)

Mobile No.

[§] Please note that information sought here will be obtained from CVL also and in case of any difference, the CVL inputs will apply.

Receive Account Statement, Annual Reports and other information instantly by e-mail (Refer instruction E)

☐ I/We wish to receive the above documents by physical mode.

☐ I/We wish to receive updates via SMS on my mobile (✓)

E-mail

Permanent Account Number (PAN)^ [Mandatory, except in case of investments in the schemes of Daiwa Mutual Fund (including SIPs) upto Rs. 50,000/- per investor per year]

Sole / First applicant

Guardian

Second applicant

Please ✓ ☐ KYC compliant* (proof enclosed)

Please ✓ ☐ KYC compliant* (proof enclosed)

Please ✓ ☐ KYC compliant* (proof enclosed)

Third applicant

PoA Holder

Please ✓ ☐ KYC compliant* (proof enclosed)

Please ✓ ☐ KYC compliant* (proof enclosed)

[^] refer instruction L.

[#] For the KYC norms, refer instruction M.

Mode of holding [Please (✓)] ☐ Single ☐ Joint ☐ Anyone or Survivor (In case of more than one applicant, default will be taken as **joint**)

----- ✂ ----- TEAR HERE ----- ✂ -----

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Received from: Mr. / Ms. / M/s.

Application for units of: **DAIWA**

Plan

Option

Sub-option

Div.Frequency

Cheque / D.D. No. / F. T. (UTR No.)

dated

for Rs.

Drawn on Bank and Branch

Please Note : All purchases are subject to realization of instruments and furnishing of mandatory information / documents

Application No. **CAFN**

ISC Stamp, Signature & Date

4. BANK ACCOUNT DETAILS (Mandatory as per SEBI Guidelines, refer instruction F)

A/c. No.																Account Type (✓) <input type="radio"/> NRO <input type="radio"/> NRE <input type="radio"/> Others (please specify) _____																			
Bank Name																																			
Branch Address																																			
City																										Pin Code									
MICR Code											RTGS IFSC Code					(For Rs. 2 lakhs and above)										NEFT IFSC Code					(For upto Rs. 2 lakhs)				

(9 digit number next to your Cheque No.) Please also provide a cancelled cheque leaf of the same bank account as mentioned above

Mentioning your RTGS IFSC Code or NEFT IFSC Code, as applicable, will help us transfer the amount to your bank account quicker, electronically.

5. SCHEME DETAILS (Refer instruction G)

Scheme	DAIWA															Plan _____																													
Option	_____															Sub-option _____															Dividend Frequency _____														

6. INVESTMENT AND PAYMENT DETAILS (Refer instruction H)

Investment Amount (Rs.) (A)																Cheque / DD No. / F. T. (UTR No.)														
DD Charges (Rs.) (B)																Date														
Net Amount (Cheque / DD amount) (Rs.) (A minus B)																D D M M Y Y Y Y														
Amount in words																Cheque / DD Drawn on Bank														
Mode of Payment	<input type="radio"/> Cheque <input type="radio"/> DD <input type="radio"/> Fund Transfer															Branch														
A/c. No.																A/c. Type (✓) <input type="radio"/> NRO <input type="radio"/> NRE <input type="radio"/> Others (please specify) _____														

MANDATORY DECLARATION: The details of the bank account provided above pertain to my / our own bank account in my / our name (Please ✓) ☐ Yes / ☐ No. If No, Please attach **'Third Party Payment Declaration Form'** along with necessary proofs. Application Form without this information is liable to be rejected. Third Party Declaration Form submitted ☐ Yes / ☐ No.

SYSTEMATIC INVESTMENT PLAN (SIP): Investors can opt for SIP by filling SIP Auto Debit or ECS facility - Registration cum Mandate Form.

7. DEMAT ACCOUNT DETAILS OF FIRST / JOINT APPLICANT(S) (Refer instruction I)

Depository Participant (DP) ID															Beneficiary Account Number															Depository Participant (DP) ID & Beneficiary Account Number																													
NSDL <input type="radio"/>																														OR CDSL <input type="radio"/>																													

8. NOMINATION DETAILS (To be filled by individual(s) applying singly or jointly, refer instruction J)**(MANDATORY)**

I / We _____ and _____
(strike out whichever is not applicable)

- ☐ **A. do not wish to nominate** anyone to receive the units allotted to my/our credit in my Folio in the event of my / our death.
- ☐ **B. do hereby nominate** the undermentioned Nominee(s) to receive the units allotted to my/our credit in my Folio in the event of my / our death. I/We also understand that all payments and settlements made to such Nominee(s) acknowledging receipt thereof shall be a valid discharge by the Mutual Fund / Trustee / AMC.

Name of the First nominee*

Date of birth (if nominee is minor)

Mr. Ms. M/s. _____

Address of the First nominee (Please provide full address)

Allocation %

Signature of First nominee/
Guardian (if nominee is minor)

																									Pin code				
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	----------	--	--	--	--

If Nominee is a Minor, Name and Address of the Guardian :

Mr. Ms. M/s. _____

																									Pin code				
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	----------	--	--	--	--

***Nomination is not allowed in a folio held on behalf of a minor. Nomination Form cannot be signed by PoA Holders. To register more than one Nominee, please use separate Nomination Form**

8. DECLARATION AND SIGNATURES

I / We have read and understood the contents of the Scheme Information Document and the Statement of Additional Information of Daiwa Mutual Fund ("DMF"), including the sections on 'Who cannot invest', 'Prevention of Money Laundering', 'Know Your Customer' and 'Investor Protection'. I/We hereby apply for allotment / purchase of Units in the Scheme as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I/We have read and understood the details of the Scheme and have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We hereby declare that I / We am / are authorised to make this investment and that the investment and the amount invested in the Scheme is through legitimate sources and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We hereby authorize DMF, its investment manager and its agents to disclose details of my investment to my bank(s) / DMF's bank(s) and / or Distributor / Broker / Investment Advisor. I/We hereby declare that the details provided by me/ us above are true and correct. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold DMF, its investment manager, their appointed service providers or representatives responsible. 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.

I/We confirm that I am / we are Non-Resident(s) of Indian nationality / origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my / our NRE / FCNR account. I/We undertake that all additional / purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my / our NRE / FCNR account.

SIGNATURE(S)

Date																																																																																																																
<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>															D	D	M	M	Y	Y	Y	Y	XX															Sole / First Applicant / Guardian / PoA															XX															Second Applicant															XX															Third Applicant														
D	D	M	M	Y	Y	Y	Y																																																																																																									

Default options will be applied in cases where the information provided is either ambiguous or has any discrepancy.

CHECKLIST (Please submit the following document with your application (where applicable). All documents should be original/true copies certified by a Director/ Trustee/Company Secretary/Authorized Signatory/Indian Consulate)

Document	Minors	Investment through PoA	NRI	FIs	PIO	Please (✓)	Total number of documents
Resolution/Authorization to invest				✓			<div style="border: 1px solid black; width: 40px; height: 40px; margin: 0 auto;"></div>
List of authorized signatories with specimen signatures		✓		✓			
Notarized PoA		✓					
KYC	✓ (Guardian)	✓	✓	✓	✓		
PIO Card					✓		
Foreign Inward Remittance Certificate	✓	✓	✓	✓	✓		
DoB Certificate or School Leaving Certificate or Passport	✓						

New investors subscribing to the scheme through Auto Debit or ECS facility are requested to complete this Form compulsorily alongwith Common Application Form. Application should be submitted at least 30 days before the 1st Debit Clearing date.

Application No. SIP

ADVISOR INFORMATION			For office use only
Advisor's Name & ARN Code	Sub-Advisor's Name & Code	Employee Unique Identification No. (EUIIN)*	Date & Time of receipt
ARN-			

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.
Declaration for "execution only" transaction (only where EUIIN box is left blank)

I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution only transaction" without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

XX	Sole / First Applicant / Guardian / PoA	XX	Second Applicant	XX	Third Applicant
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TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY. (Refer Instruction 3)

In case the subscription amount is ₹ 10,000/- or more and your distributor has opted to receive transaction charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for existing investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

Please ☒ any one only ☐ New Registration ☐ Cancellation ☐ Change in Bank Account ☐ SIP Registration-by New Investor ☐ SIP Registration-by Existing Investor

APPLICANT'S INFORMATION (MANDATORY)

Folio Number (for existing investor)	Common Application Form No. (for new investor)	
Name of the First Applicant	Enclosed (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Compliance Proof (Mandatory)	
PAN (Mandatory) [§]	Enclosed (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Compliance Proof (Mandatory)	
Name of the Second Applicant	Enclosed (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Compliance Proof (Mandatory)	
PAN (Mandatory) [§]	Enclosed (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Compliance Proof (Mandatory)	
Name of the Third Applicant	Enclosed (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Compliance Proof (Mandatory)	
PAN (Mandatory) [§]	Enclosed (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Compliance Proof (Mandatory)	
Date of Birth	Type of supporting document	Identification number details

[§]Except in case of investments in the schemes of Daiwa Mutual Fund (including SIPs) upto Rs. 50,000/- per investor per year.

SIP INVESTMENT DETAILS

Scheme Name	DAIWA	Plan	Option	Sub-Option
Amount: Rs. in figures	Rs. in words	Minimum installment amount through SIP is Rs. 500/-		
Payment Mechanism (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> Auto Debit or ECS Facility (Please complete the SIP Auto Debit or ECS Facility Form below) <input type="checkbox"/> Cheque (Please provide the details below)				
Total No. of Cheques	Cheque No. From	To	Period of enrolment (MM / YYYY) (Mandatory)	
Drawn on Bank	A/c. No.		From	
Branch			To	
Frequency (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	SIP Date (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 14th <input type="checkbox"/> 21st <input type="checkbox"/> 28th <input type="checkbox"/> All Dates	No. of months / quarters		

SIP AUTO DEBIT OR ECS FACILITY FORM - Registration cum Mandate Form

First SIP Instalment via Cheque drawn on bank details provided below

ECS DEBIT BANK ACCOUNT DETAILS (MANDATORY) (Cheque should be drawn on bank, details provided below)

I / We hereby authorize Daiwa Asset Management (India) Pvt. Ltd., Investment Manager to Daiwa Mutual Fund, acting through their authorized service providers to debit my / our following bank account Auto Debit or ECS Facility for collection of SIP payments.

Name of the Account Holder	as in Bank Records			
A/c. No.	Account Type (<input checked="" type="checkbox"/>) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Cash Credit <input type="checkbox"/> Others			
Bank Name				
Branch Address	City		PIN	
MICR Code* (Mandatory)	RTGS IFSC Code^ (Mandatory)	NEFT IFSC Code^ (Mandatory)		
(* 9 digit number next to your Cheque No.)	^(11 digit code printed on your cheque)	^(11 digit code printed on your cheque)		

DECLARATION AND SIGNATURE(S)

I/We have read and understood the contents of the Scheme Information Document and the Statement of Additional Information of Daiwa Mutual Fund ("DMF"). I/We hereby apply for allotment/purchase of Units in the Scheme as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I/We have read and understood the details of the Scheme and have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We hereby declare that I/We am/are authorized to make this investment and that the amount invested in the Scheme is through legitimate sources and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We hereby authorize DMF, its investment manager and its agents to disclose details of my investment to my bank(s), DMF's bank(s) and / or Distributor / Broker / Investment Advisor. I/We hereby declare that the details provided by me/us above are true and correct. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold DMF, its investment manager, their appointed service providers or representatives responsible. 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. I/We have read, understood and agreed to the Terms and Conditions for Auto Debit or ECS facility and will inform DMF about any changes in my/our bank Account. **Applicable to NRIs:** I/We confirm that I am / we are Non-Resident(s) of Indian nationality / origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my / our NRE / FCNR account. I/We undertake that all additional / purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my / our NRE / FCNR account.

Date	XX	XX	XX
	Sole / First Applicant / PoA	Second Applicant	Third Applicant
For Office use only (Not to be filled in by investor)	Recorded on	Recorded by	Credit Account Number

AUTHORISATION OF THE BANK ACCOUNT HOLDER [(to be signed by the Account Holder(s)) (to be retained by the bank)]

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my/our payment towards my/our investment in Daiwa Mutual Fund shall be made from my/our below mentioned bank account number with your bank. I/We authorize Daiwa Asset Management (India) Pvt. Ltd. (Investment Manager to Daiwa Mutual Fund), acting through their service providers and representatives carrying the Auto Debit or ECS mandate Form to get it verified and executed.

Account Number	XX	XX	XX
	Signature as in Bank Record First Applicant	Signature as in Bank Record Second Applicant	Signature as in Bank Record Third Applicant

ACKNOWLEDGEMENT SLIP (To be filled by the investor)

Received from	Mr. Ms. M/S.
SIP application for Units of	DAIWA
Plan	Option
Sub-Option	
<input type="checkbox"/> No. of Cheques <input type="checkbox"/> SIP Auto Debit or ECS Facility Total Amount (Rs.)	
Date	

Please Note : All purchases are subject to realization of instruments and furnishing of mandatory information / documents

Application No. SIP

ISC Stamp & Signature

TERMS AND CONDITIONS FOR SIP WITH AUTO DEBIT OR ECS FACILITY

1. The schemes eligible for this facility are as follows:
DLF - Regular Plan, DILF, DTAF, DGSF - STP ('Existing Plan') and DLF - Direct Plan, DILF - Direct Plan, DTAF - Direct Plan, DGSF - STP - Direct Plan.
The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of Daiwa Mutual Fund for an updated list.
2. **Minimum investment amount through Systematic Investment Plan ('SIP') is Rs. 500/-.**
3. **Transaction Charges:**
In terms of SEBI circular no. Cir/IMD/DF/13/2011 dated August 22, 2011, as amended from time to time, a transaction charge per subscription of Rs. 10,000/- and above shall be charged to the investors and paid to the distributors/brokers (who have "opted-in" for charging the transaction charge) in respect of applications routed through them, subject to the following :
 - In case of an existing investor, Rs. 100/- and in case of a new investor, Rs. 150/- shall be charged as transaction charge per subscription of Rs. 10,000/- and above.
 - In case of SIP, the transaction charge shall be applicable only if the total commitment through SIP amounts to Rs. 10,000/- and above. In such cases, the transaction charge shall be recovered in maximum 3 to 4 instalments.
 - There shall be no transaction charge on purchase/subscription below Rs. 10,000/-.
 - There shall be no transaction charge on direct investments.
 - There shall be no transaction charge on transactions other than purchases/subscriptions relating to new inflows.

The "opt-out" option selected by a distributor / broker shall be applicable at the distributor / broker level and not at investor level i.e. a Distributor / broker shall not charge one investor and choose not to charge another investor. Further the Distributors are also provided with the option to either opt-in or opt-out of levying transaction charges based on type of the product.

The transaction charge as mentioned above shall be deducted by the AMC from the subscription amount of the Unit Holder and paid to the distributor/broker. The balance amount shall be invested in the Plan. In case the investment amount falls below the minimum application amount due to deduction of transaction charge from the purchase/subscription amount, the requirement of minimum application amount shall not be applicable.
4. Please check for the availability of SIP facility in the respective Scheme.
5. Please select the Scheme / Plan / Option/sub-option carefully.
6. a. In case of SIP registered prior to January 1, 2013 ('Effective Date') **without any distributor code** under the Existing Plan, installments falling on or after the Effective Date will automatically be processed under the Direct Plan.
b. Investors who had registered for SIP facility prior to the Effective Date **with distributor code** and wish to invest their **future installments** into the Direct Plan, shall make a written request to the Mutual Fund in this behalf. The Mutual Fund will take at least 15 days to process such requests. intervening installments will continue in the Existing Plan.
In case of (a) and (b) above, the terms and conditions of the existing registered enrolment shall continue to apply.
7. This facility is offered to investors having bank accounts in selected cities and banks only.
8. Completed and signed SIP Auto Debit or ECS Mandate Form and Common Application Form (in case of new investors) along with the first cheque should be submitted to the AMC/Karvy ISCs.
9. It is mandatory for investors to give a cheque for the first instalment. The first cheque should be drawn on the same bank account which is sought to be registered for Auto Debit or ECS. 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 Auto Debit or ECS is sought to be registered.
10. It is mandatory to mention the period of enrolment from date and to date.
11. First SIP cheque and subsequent SIP installments via Auto Debit or ECS should be of the same amount.
12. There shall be a gap of at least 30 days between the date of the first cheque and first instalment through Auto Debit or ECS. The AMC reserves the right to modify the SIP period depending on the period for registration to ensure minimum number of installments as mentioned in Scheme Information Document (SID) of the relevant scheme(s).
13. ECS facility is available only in respect of the cities as prescribed by the Reserve Bank of India (RBI).
14. The cities may be modified/updated/changed/removed at any time in future at the discretion of the AMC without assigning any reasons or prior notice. If any city, bank/branch is removed, SIP instructions for investors in such cities, bank/branch via Auto Debit or ECS route will be discontinued without prior notice.
15. The SIP Enrollment will be discontinued in cases where two consecutive SIP installments are not honoured or the bank account is closed and no request for change in bank account has been submitted.
16. SIP facility is available only on specific dates of the month viz - 1st, 7th, 14th, 21st, 28th and all dates.
17. If the SIP date/frequency is not mentioned or in case of any ambiguity, the SIP date will be 7th of each month and the default frequency will be monthly.
18. You can choose to discontinue this facility by giving 14 days written notice to any of AMC/Registrar Investor Service Centres.
19. During ongoing purchase your first SIP can be for any day of the month. Your second and subsequent SIPs are available only on the above specified dates of the month with a minimum gap of at least 30 days between first and second SIP instalment.
20. If you are a new investor investing in a scheme/plan through the SIP, please fill in all the sections in the Common Application Form except the section titled "Investment and Payment Details". The investment details must be indicated in the SIP Auto Debit or ECS form.
21. Existing investors are required to submit only the SIP Auto Debit or ECS form indicating the existing folio number and investment details in the SIP section.
22. Request for change in bank mandate should be submitted atleast 30 business days before the due date of next SIP instalment.
23. The bank provided for ECS (Debit) should participate in local MICR Clearing.
24. MICR code starting and/or ending with 000 are not valid for ECS.
25. The investor agrees to abide by the terms and conditions of ECS facility of the Reserve Bank of India (RBI) as applicable at the time of investment and as may be modified from time to time.
26. The investor undertakes to keep sufficient funds in the registered bank 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 investor's account happens to be a non Business Day as per the Mutual 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 relevant Scheme Information Document (SID). The Mutual Fund, its Registrar, 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 arrangement, 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 bank's 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.
27. Investors will not hold the AMC, its registrar, 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 local holidays or any other reason.
28. Daiwa AMC reserves the right to reject any application without assigning any reason thereof.
29. Please refer the Key Information Memorandum (KIM) and SID for applicable NAV, risk factors, load (exit/entry) and other information on the Scheme/plan before investing.
30. Incorrect, incomplete or ambiguous forms will not be accepted and will be returned to the investor within 10 business days via normal post.
31. To avail of SIP in separate schemes/plans via Auto Debit or ECS facility, an investor will have to fill a separate form for each scheme/plan. A single form cannot be used for different schemes simultaneously.
32. KYC is mandatory for all investors effective January 1, 2011. Please enclose a copy of the KYC Acknowledgement Letter for each applicant to evidence fulfillment of KYC requirements. For minor applicants, the Guardian needs to fulfill KYC requirements and enclose a copy of his/her KYC Acknowledgement Letter. Where the investment is made on behalf of an applicant by a Power of Attorney (POA) Holder, the POA Holder needs to fulfill KYC requirements and submit a copy of his/her KYC Acknowledgement Letter.
New investors who are not KYC compliant are requested to submit the common KYC application form along with the specified documents and complete the KYC process including In-Person Verification ("IPV"), before investing in the schemes of Daiwa Mutual Fund ("Mutual Fund"). The Mutual Fund or its Registrar & Transfer Agent ("R&T") shall perform the initial KYC of the new investors and may also undertake enhanced KYC measures commensurate with the risk profile of the investors. Investors who have completed the KYC process through any SEBI registered intermediary will not be required to undergo the KYC process again with the Mutual Fund. Those investors who have completed their KYC formalities prior to January 1, 2012 are required to provide additional information as prescribed by SEBI to the KYC Registration Agency ("KRA") and complete the IPV process. The above requirements are mandatory for such investors intending to invest in a new mutual fund (i.e. a mutual fund where they have not invested earlier or opened a folio earlier) effective December 1, 2012. Investors who have completed their KYC formalities prior to January 1, 2012 and are already an investor in the Mutual Fund, can continue investing in the Mutual Fund without any further KYC requirements. However, if the investor intends to invest in another mutual fund(s), such investor would need to complete additional KYC requirements including IPV.
In case of applications received directly from the investors (i.e. not through any distributor), the Mutual Fund may also rely upon the IPV conducted by scheduled commercial banks. Applications not complying with the above requirements may not be accepted / processed. Investors may refer to the website of the Mutual Fund/AMC (www.daiwafunds.in) for further details.

This Form is for use by the existing Unit Holders of the schemes of Daiwa Mutual Fund.
Please use a separate form for each transaction.

Advisor's Name & ARN Code	Sub-Advisor's Name & ARN Code	Employee Unique Identification No. (EUIIN)*	For office use only
ARN-			

* Investors should mention the EUIIN of the person who has advised the investor. If left blank, the Mutual Fund will assume following declaration by the investor. "I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction".

Upfront commission shall be paid directly by the investor to the AMFI registered distributor/advisor based on the investor's assessment of various factors including the service rendered by the distributor/advisor.

UNITHOLDER'S INFORMATION (MANDATORY)

Folio No.

Sole / First Unitholder's Name Mr. Ms. M/s.

Enclosed (✓)	Sole / First Unitholder <input type="radio"/> KYC Compliance Proof*	Guardian <input type="radio"/> KYC Compliance Proof*	Second Unitholder <input type="radio"/> KYC Compliance Proof*	Third Unitholder <input type="radio"/> KYC Compliance Proof*
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* Please refer instruction 8 for the KYC norms.

SYSTEMATIC TRANSFER PLAN (STP) (For Scheme(s) where applicable)

☐ Registration ☐ Cancellation

Transfer From Scheme:	DAIWA	Plan	Option
Transfer To Scheme:	DAIWA	Plan	Option

STP DETAILS (Please read the instructions carefully before completing this section)

<input type="radio"/> Fixed Amount Transfer Amount per instalment: (Minimum Rs. 500/- and in multiples of Re. 1/- thereafter) Rs. <input type="text"/>	OR	<input type="radio"/> Appreciation Amount transferred will be equal to a minimum appreciation of Rs. 500/-
STP Frequency (Please ✓ any one) [Minimum 12 Transfers] <input type="radio"/> Daily* <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly (any one) Daily STP shall commence either after three (3) working days from the date of receipt of valid request from the Unit Holder or from the effective date stated by the Unit Holder, whichever is later.		STP Frequency (Please ✓ any one) [Minimum 12 Transfers] <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly (any one) 7th, 14th, 21st and 28th of every calendar month 1st and 14th of every calendar month <input type="radio"/> 1st or <input type="radio"/> 7th^ or <input type="radio"/> 14th or <input type="radio"/> 21st or <input type="radio"/> 28th of every calendar month

Period of enrolment^: From To

* The start date should be 1st, 7th, 14th, 21st or 28th as the case may be, for the period concerned. ^ Default date if not selected. In case the day on which the transfer is sought is a Non-Business Day for the scheme(s), the same will be processed on the immediately following Business Day.

DECLARATION AND SIGNATURES

I / We have read and understood the respective Scheme Information Document, Statement of Additional Information and Key Information Memorandum as amended from time to time. I / We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this transaction. I / We understand that the upfront commission will be paid directly by me / us to the AMFI registered distributor / advisor based on my / our assessment of various factors including the service rendered by the distributor/advisor. Also, the AMFI registered distributor / advisor has disclosed the commissions to me / us (in the form of trail commission or any other mode), payable to him for different schemes of various mutual funds from amongst which the scheme is being recommended to me / us. I / We hereby confirm that the information provided above is true and correct.

Date :

SIGNATURES	XX	Sole / First Unitholder / Guardian / PoA	XX	Second Unitholder	XX	Third Unitholder



TEAR HERE



ACKNOWLEDGEMENT SLIP (To be filled by the investor) for SYSTEMATIC TRANSFER PLAN (STP)

Note: This Acknowledgement Slip is for your reference only. Information provided on the form will be considered final.

Folio No. Name

STP From Scheme **DAIWA**

STP To Scheme **DAIWA**

☐ Fixed Amount **Rs.** OR ☐ Appreciation

STP Frequency (Please ✓ any one) : ☐ Daily ☐ Weekly ☐ Fortnightly ☐ Monthly

Signature, Stamp & Date

GENERAL INSTRUCTIONS :

1. This Systematic Transfer Plan ("STP") Form ("Form") is for use only by the existing Unit Holders of the schemes of Daiwa Mutual Fund. Please use a separate Form for each transaction.
2. The schemes eligible for this facility are as follows:
DLF - Regular Plan, DILF, DTAF, DGSF - STP ('Existing Plan') and DLF - Direct Plan, DILF - Direct Plan, DTAF - Direct Plan, DGSF - STP - Direct Plan.
The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of Daiwa Mutual Fund for an updated list.
3. The Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate circle ○ where circles have been provided. The Form complete in all respects, should be submitted at any of the ISCs of Daiwa Mutual Fund.
4. Unit Holders are advised to read the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the respective scheme(s) carefully before filling up this Form. Unit Holders are further advised that the load structures of the schemes prevalent at the time of enrolment shall govern the transfers made during the tenure of the STP.
5. A Unit Holder has to fulfill the following criteria in order to avail of the STP facility :
 - (i) Have a minimum balance of Rs. 25,000/- in a liquid scheme or Rs. 10,000/- in a non-liquid scheme (in a particular folio) or
 - (ii) The minimum amount as stated in the SID of the respective transferor scheme, whichever is higher or
 - (iii) Request for a minimum of 12 transfers.
6. All systematic transfers are subject to realization of instruments at the time of purchase and furnishing of information/documents if accompanied with fresh purchase application.
7. Unit Holders can transfer a fixed amount or a minimum appreciation of at least Rs. 500/- per transaction.
8. KYC is mandatory for all transactions. Unit Holders are advised to enclose a copy of the KYC acknowledgement letter. All Power of Attorney holders and guardians have to be KYC compliant.
9. In case of STP registered prior to the Effective Date without any distributor code under the Existing Plan, installments falling on or after the Effective Date will automatically be processed under the Direct Plan.
10. STP will be automatically terminated if all units are withdrawn from the transferor scheme or pledged or upon receipt of intimation of death of the Unit Holder.
11. Unit Holders will have the right to discontinue the STP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 7 days prior to the due date of the next transfer date. On receipt of such request, the STP facility will be terminated.
12. The Trustee reserves the right to change/modify the terms and conditions of the STP. For the updated terms and conditions of STP, contact the nearest ISC or visit the website of Daiwa Mutual Fund (www.daiwafunds.in).
13.
 - (a) In case of STP registered prior to the January 1, 2013 ("Effective Date") **without any distributor code** under the Existing Plan, installments falling on or after the Effective Date will automatically be processed under the Direct Plan.
 - (b) In case of the STP **registered with distributor code** which were registered under the Existing Plan prior to the Effective Date the future installments shall continue under the Existing Plan.

In case such investors wish to invest under the Direct Plan through these facilities, they would have to cancel their existing enrolments and **register afresh** for such facilities.
14. Declaration and signatures :
 - (a) All signatures should be in English or any Indian language. Thumb impressions should be of the left hand for males and right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate.
 - (b) Applications by minors should be signed by their guardian. In the case of a Hindu Undivided Family (HUF), the Karta should sign on behalf of the HUF and affix HUF / Karta stamp.
 - (c) Authorized officials should sign the Form under their official designation and company seal. A list of authorized officials, duly certified and attested, should also be attached to the Form. In the case of a trust fund, a resolution from the trustee(s) authorizing such purchase or investment must be submitted.
 - (d) In case the Form is signed by a Power of Attorney (POA) holder, it should be ensured that the POA is signed by the Unit Holder and his/her constituted attorney. The signature on the Form needs to clearly indicate that the signature is of the constituted attorney on behalf of the Unit Holder.

(Please read the Third Party Payment Rules and Instructions carefully before completing this Form)

Third Party Payment Declaration Form should be completed in English and in BLOCK LETTERS only.

FOR OFFICE USE ONLY

Application No. TPF

BENEFICIAL INVESTOR INFORMATION (Refer instruction No. 2)

Folio No. (For existing investor)

Application No.

Name of First/Sole Applicant (Beneficial Investor)

Mr. | Ms. | M/S.

THIRD PARTY INFORMATION (Refer instruction No. 3.)

Name of Third Party (Person Making The Payment)

Mr. | Ms. | M/S.

Nationality PAN# KYC** Attached (Please tick✓) ☐

Mandatory for any amount. Please attach PAN Proof. Refer instruction No. 6. ** Refer instruction No. 7.

Name of Contact Person & Designation (In case of Non-Individual Third Party)

Mr. | Ms.

Designation

Mailing Address (P.O. Box Address may not be sufficient)

City Pin Code

State

Contact Details (Mandatory)

Tel. Off. Tel. Resi. Mobile

Fax Email

RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR (Refer Instruction No. 3) [Please tick (✓) as applicable]

Status of the Beneficial Investor	<input type="radio"/> Minor	<input type="radio"/> FII <input type="radio"/> Client	<input type="radio"/> Employee
Relationship of Third Party with the Beneficial Investor	<input type="radio"/> Natural Guardian <input type="radio"/> Legal Guardian <input type="radio"/> Related Person _____ (please specify)	Custodian SEBI Registration No. of Custodian _____ Registration Valid Till <input type="text"/>	Employer
Declaration by Third Party	I/We declare that the payment made on behalf of minor is in consideration of natural love and affection or as a gift.	I/We declare that the payment is made on behalf of FII/ Client and the source of this payment is from funds provided to us by FII/Client.	I/We declare that the payment is made on behalf of our employee under Systematic Investment Plan or lump sum/one-time subscription through Payroll Deductions.

THIRD PARTY PAYMENT DETAILS (Refer instruction No. 4)

Mode of Payment [Please tick (✓)]	Mandatory Enclosure(s)*
Cheque <input type="radio"/>	In case the account number and account holder name of the third party is not pre-printed on the cheque then a copy of the bank passbook / statement of bank account or letter from the bank certifying that the third party maintains a bank account.
Pay Order <input type="radio"/> Demand Draft <input type="radio"/> Banker's Cheque <input type="radio"/>	Certificate from the issuing banker stating the Bank Account Holder's Name and Bank Account Number debited for issue of the instrument.
RTGS <input type="radio"/> NEFT <input type="radio"/> Fund Transfer <input type="radio"/>	Copy of the instruction to the bank stating the Bank Account Number which has been debited.

* Daiwa Mutual Fund reserves the right to seek information and / or obtain such other additional documents/information from the Third Party for establishing the identity of the Third Party.

Amount Rs. (in figures) (in words)

Scheme Name **DAIWA**

Cheque/DD/PO/UTR No. Cheque/DD/PO/RTGS Date

Pay-in Bank A/c No.

Name of the Bank

Branch City

Account Type (Please ✓) ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ Others _____ (please specify)

DECLARATIONS & SIGNATURE/S (Refer Instruction 5)

THIRD PARTY DECLARATION

I/We have read and understood the Third Party Payment rules, as given below and hereby agree to be bound by the same. I/We hereby declare that I/We am/are authorized to make this investment and that the investment and the amount invested in the Scheme is through legitimate sources and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Daiwa Mutual Fund, its investment manager, their appointed service providers or representatives responsible.

Applicable to NRIs only : I/We confirm that I am/We are Non-Resident(s) of Indian nationality/origin and I/We have remitted funds from abroad through approved banking channels or from funds in my / our NRE / FCNR account.

Date

D	D	/	M	M	/	Y	Y	Y	Y
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 Signature of the Third Party

XX

BENEFICIAL INVESTOR(S) DECLARATION

I/We certify that the information declared herein by the Third Party is true and correct.

I/We acknowledge that Daiwa Mutual Fund reserves the right in its sole discretion to reject/not process the Declaration Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to my/our transaction as the beneficial investor(s) detailed in the Declaration Form. Daiwa Mutual Fund will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of Daiwa Mutual Fund.

Applicable to Guardian receiving funds on behalf of Minor only:

I/We confirm that I/We are the legal guardian of the Minor, registered in folio and have no objection to the funds received towards Subscription of Units in this Scheme on behalf of the minor.

Date

D	D	/	M	M	/	Y	Y	Y	Y
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 Place : _____

SIGNATURES	XX	First / Sole Applicant / Guardian / PoA
	XX	Second Applicant
	XX	Third Applicant

THIRD PARTY PAYMENT RULES

- In order to enhance compliance with Know Your Customer (KYC)/ Prevention of Money Laundering Act, 2002 (PMLA) requirements as well as to mitigate the risks associated with acceptance of Third Party payments, the Association of Mutual Funds in India (AMFI) has issued best practice guidelines on "Risk mitigation process against Third Party cheques for mutual fund subscriptions".
 - The following words and expressions shall have the meaning specified herein:
 - "Beneficial Investor"** is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
 - "Third Party"** means any person making payment towards subscription of Units in the name of the Beneficial Investor.
 - "Third Party payment"** is referred to as a payment made through instruments issued from a bank account other than that of the Beneficial Investor.
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.
- Illustrations**
- Illustration 1: An application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party payment.
- Illustration 2: An application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of C, A & B. This will not be considered as Third Party payment.
- Illustration 3: An application submitted in joint names of A, B & C alongwith cheque issued from a bank account in name of A. This will not be considered as Third Party payment.
- Daiwa Mutual Fund/Daiwa Asset Management (India) Private Limited ("Daiwa AMC") will not accept

The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of Daiwa AMC or visit our website www.daiwafunds.in for any further information or updates on the same.

subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/declarations:

- 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/- (for each regular purchase or per SIP instalment). However the restriction of Rs. 50,000/- will not be applicable for payment made by a guardian whose name is registered in the records of the Mutual Fund in that folio;
 - Payment by an employer on behalf of its employee(s) under Systematic Investment Plans or lump sum/one-time subscription through payroll deductions. The AMC may seek additional documentation from the investor to ensure authenticity of the arrangement from a fraud prevention and KYC perspective;
 - Custodian on behalf of an FII or a client.
- In case of the above exceptional situations, the AMC shall carry out adequate verification as required under the PMLA which shall include the following :
 - Mandatory KYC for the investor (guardian in case of minor) and the person making the payment i.e. Third Party.
 - Submission of a complete and valid 'Third Party Payment Declaration Form' from the investor (guardian in case of minor) and the person making the payment i.e. Third Party.
- Investor(s) are requested to note that any application for subscription of Units of the scheme(s) of Daiwa Mutual Fund accompanied with Third Party Payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to the Third Party or the applicant investor(s).

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum ("KIM"), the Scheme Information Document ("SID") and Statement of Additional Information ("SAI") carefully before filling the Third Party Payment Declaration Form (hereinafter referred to as "Declaration Form").

The Declaration Form should be completed in ENGLISH and in BLOCK LETTERS only. **Please tick in the appropriate box for relevant declarations wherever applicable.** Please do not overwrite. For any correction/changes (if any) made in the Declaration Form, the corrections made shall be authenticated by cancelling and rewriting the correct details and counter-signed by the Third Party and the Beneficial Investor(s).

Applications along with the Declaration Form completed in all respects, must be submitted at the designated Investor Service Centres (ISCs)/Official Points of Acceptance of Daiwa Mutual Fund. Daiwa Mutual Fund/Daiwa AMC retains the sole and absolute discretion to reject any application which is incomplete or not accompanied with valid documents.

2. BENEFICIAL INVESTOR INFORMATION

In case the Beneficial Investor is an existing investor of Daiwa Mutual Fund, the Third Party should mention the correct Folio Number in Section 1. In case the Beneficial Investor is not an existing investor, the Third Party should mention the Application Number as stated in the Application Form. Name of the Beneficial Investor must be written in full.

3. THIRD PARTY INFORMATION

Full name and relationship of Third Party with the Beneficial Investor must be provided. The relationship declared by the Third Party will suggest that the payment on behalf of the Beneficial Investor(s) is:

- 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/- (for each regular purchase or per SIP instalment). However the restriction of Rs. 50,000/- will not be applicable for payment made by a guardian whose name is registered in the records of the Mutual Fund in that folio;
 - by an employer on behalf of its employee(s) under Systematic Investment Plans or lump sum/one-time subscription through payroll deductions. The AMC may seek additional documentation from the investor to ensure authenticity of the arrangement from a fraud prevention and KYC perspective;
 - by a custodian on behalf of an FII or a client.
- Complete mailing address and contact details of the Third Party should be provided.

4. THIRD PARTY PAYMENT DETAILS

Third Party must provide in the Declaration Form the details of the Pay-in Bank Account i.e. account from which subscription payment is made in the name of the Beneficial Investor(s).

The Declaration Form with incomplete payment details shall be rejected. The following document(s) is/are required to be submitted by the Third Party as per the mode of payment selected:

(i) Source of funds - if paid by cheque

If the bank account number on the cheque leaf is handwritten or the name of the Third Party is not printed on the face of the cheque, copy of the bank account statement or passbook giving the name, address and the account number should be enclosed. If photocopy of any document is submitted, the copy should be certified by the bank and the Third Party must produce the original document for verification. The original document will be returned across the counter after due verification.

Alternatively, the Third Party may also submit a letter (in original) from the bank on its letterhead certifying that the Third Party maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). The said letter should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

(ii) Source of funds - if funded by pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque etc.

A certificate (in original) from the issuing banker should be submitted along with the purchase application, stating the account holder's name and the account number which has been debited for issue of the instrument. The said certificate should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

(iii) Source of funds - if paid by RTGS, bank account-to-account transfer, NEFT, ECS, etc.

Acknowledged copy of the instruction to the bank stating the account number debited.

(iv) Source of funds - if paid by a pre-funded instrument issued by the bank against cash

Daiwa AMC/Daiwa Mutual Fund will not accept any purchase application if accompanied by a pre-funded instrument such as Pay Order, Demand Draft, Banker's cheque, etc. issued by a bank against cash funded by Third Party for investments of Rs. 50,000/- or more. The Third Party should provide a certificate (in original) obtained from the issuing banker giving name, address and PAN of the person who has requested for the payment instrument. The said certificate should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

5. SIGNATURE(S)

All signature(s) should be in English or any Indian language. Declarations on behalf of minors should be signed by their guardian.

6. PERMANENT ACCOUNT NUMBER

It is mandatory for the Third Party to mention the Permanent Account Number (PAN) irrespective of the amount of purchase. In order to verify that the PAN of the Third Party has been duly and correctly quoted therein, the Third Party shall attach along with the Declaration Form, a photocopy of the PAN card duly self-certified along with the original PAN card. The original PAN Card will be returned immediately across the counter after verification.

*Includes fresh/additional purchase, Systematic Investment Plan.

Declaration Forms not complying with the above requirement will not be accepted/processed.

Additionally, in the event of any Declaration Form being subsequently rejected for mis-match/non-verification of the Third Party's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any.

Please contact any of the Investor Service Centres/Karvy/Distributors or visit our website www.daiwafunds.in for further details.

7. PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CUSTOMER COMPLIANCE

KYC is mandatory for all investors effective January 1, 2011. Please enclose a copy of the KYC Acknowledgement Letter for each applicant to evidence fulfillment of KYC requirements. For minor applicants, the Guardian needs to fulfill KYC requirements and enclose a copy of his/her KYC Acknowledgement Letter. Where the investment is made on behalf of an applicant by a Power of Attorney (POA) Holder, the POA Holder needs to fulfill KYC requirements and submit a copy of his/her KYC Acknowledgement Letter.

New investors who are not KYC compliant are requested to submit the common KYC application form along with the specified documents and complete the KYC process including In-Person Verification ("IPV"), before investing in the schemes of Daiwa Mutual Fund ("Mutual Fund"). The Mutual Fund or its Registrar & Transfer Agent ("R&T") shall perform the initial KYC of the new investors and may also undertake enhanced KYC measures commensurate with the risk profile of the investors. Investors who have completed the KYC process through any SEBI registered intermediary will not be required to undergo the KYC process again with the Mutual Fund. Those investors who have completed their KYC formalities prior to January 1, 2012 are required to provide additional information as prescribed by SEBI to the KYC Registration Agency ("KRA") and complete the IPV process. The above requirements are mandatory for such investors intending to invest in a new mutual fund (i.e. a mutual fund where they have not invested earlier or opened a folio earlier) effective December 1, 2012. Investors who have completed their KYC formalities prior to January 1, 2012 and are already an investor in the Mutual Fund, can continue investing in the Mutual Fund without any further KYC requirements. However, if the investor intends to invest in another mutual fund(s), such investor would need to complete additional KYC requirements including IPV.

In case of applications received directly from the investors (i.e. not through any distributor), the Mutual Fund may also rely upon the IPV conducted by scheduled commercial banks. Applications not complying with the above requirements may not be accepted / processed. Investors may refer to the website of the Mutual Fund/AMC (www.daiwafunds.in) for further details.

OFFICIAL POINTS OF ACCEPTANCE

DAIWA ASSET MANAGEMENT (INDIA) PRIVATE LIMITED (OFFICES)

Ahmedabad	: Abhijeet 1, Unit 201, Second Floor, Near Mithakali Six Roads, Ellisbridge, Ahmedabad - 380 009.
Bengaluru	: Unit No. 202, Prestige Meridian, Level #2, No. 30, M. G. Road, Bengaluru - 560 001.
Chennai	: Office No. 112, DBS Business Centre, 32-A, Cathedral Garden Road, Nungambakkam, Chennai - 600 034.
Kolkata	: Apeejay Business Centre, Suite # 3, Apeejay House, Block A, 8th Floor, 15, Park Street, Kolkata - 700 016.
Mumbai	: 1102, 11th Floor, Tower 2, Wing 'A', One Indiabulls Centre, 841, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400 013.
New Delhi	: C/o. DBS Business Centre, Private Office # 204, 1st Floor, World Trade Tower, Barakhamba Lane, Connaught Place, New Delhi - 110 001.
Pune	: #10, Kotwal Complex, 4th Floor, Bhandarkar Road, Pune - 411 004.

KARVY COMPUTERSHARE PRIVATE LIMITED (Investor Service Centres)

Agra	: Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra - 282 002.
Ahmedabad	: 201, Shail Building, Opp : Madhusudhan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006.
Bengaluru	: 59, Skanda, Puttanna Road, Basavanagudi, Bengaluru - 560 004.
Baroda	: SB-4 & 5, Mangaldeep Complex, Opp. Mesonic Hall, Productivity Road, Alkapuri, Baroda - 390 007.
Bhopal	: Kay Kay Business Centre, 133 Zone I, M. P. Nagar, Bhopal - 462 021.
Cochin	: Building No. 39, Ali Arcade, 1st Floor, Near Atlantis Junction, Kizhvana Road, Panampili Nagar, Ernakulum District, Cochin - 682 036.
Chandigarh	: SCO-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022.
Chennai	: Flat No. F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600 002.
Durgapur	: MWAV - 16, Bengal Ambuja, 2nd Floor, City Centre, Durgapur - 713 216, District Burdwan.
Faridabad	: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, NIT, Faridabad - 121 001
Ghaziabad	: 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201 001.
Gorakhpur	: Above V.I.P. House, Adjacent A.D. Girls Inter College, Bank Road, Gorakhpur - 273 001.
Gurgaon	: Shop No. 18, Ground Floor, Sector -14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122 001.
Hyderabad	: 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034.
Indore	: 218, City Center, Opp. High Court, M. G. Road, Indore - 452 010.
Jabalpur	: 43, Naya Bazar, Opposite Shyam Talkies, Jabalpur - 482 001.
Jaipur	: S-16 A, 3rd Floor, Land Mark, Opp. Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302 001.
Kanpur	: 15/46, Opp. Muir Mills, Civil Lines, Kanpur - 208 001.
Kolkata	: 166A, Rash Behari Avenue, Kolkata - 700 029.
Kolkata	: 2nd Floor, Dalhousie, 9, R. N. Mukherjee Road, Kolkata - 700 001. (Not available for Daiwa Liquid Fund)
Lucknow	: Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226 001.
Mangalore	: Ground Floor, Mahendra Arcade, Kodial Bail, Mangalore - 575 003.
Mumbai	: Off. No. 01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE, Fort, Mumbai - 400 001.
Mumbai (Borivali)	: C/o. Karvy Stock Broking Pvt. Ltd., Ground Floor, Himanshu Building, Sodawala Lane, Lina Chandawarkar Road, Borivali (West), Mumbai - 400 091. (Available only for Daiwa Industry Leaders Fund)
Nagpur	: Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth, Nagpur - 440 010.
Nasik	: S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002.
New Delhi	: 305, 3rd Floor, New Delhi House, Barakhamba Road, Connaught Place, New Delhi - 110 001.
Noida	: 307 Jaipuria Plaza, D 68 A, 2nd Floor, Opp. Delhi Public School, Sector 26, Noida - 201 301.
Patna	: 3A, 3rd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna - 800 001.
Pune	: Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dnyaneshwar Paduka Chowk, F. C. Road, Pune - 411 004.
Surat	: G-5 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat - 395 002.
Varanasi	: D-64/132, KA 1st Floor, Anant Complex, Sagra, Varanasi - 221 010.

The above list is subject to change from time to time. The investors are advised to contact the Investor Service Centre (ISC) / AMC for exact location of the ISC / AMC offices.

Daiwa

Asset Management

Daiwa Asset Management (India) Private Limited

Registered Office: 1102, 11th floor, Tower 2, Wing “A”, One Indiabulls Centre,
841, Senapati Bapat Marg, Elphinstone Road (West), Mumbai- 400 013. Maharashtra.
Tel. No. : 6614 2900.

Toll Free
1800-419-5000

Website
www.daiwafunds.in

E-mail - Investors
investorcare@daiwafunds.in