APPLICATION FORM

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INSTRUCTIONS FOR INVESTORS (Must read before investment)

- 1) Application Forms must be completed in **BLOCK LETTERS IN ENGLISH.** A blank space must be left between two or more parts of the name. Filling of KYC form is mandatory annexed in this form Page 3.
- 2) Minimum investment-2 Bonds of Rs. 10,000/- each and maximum investment-500 Bonds amounting to Rs. 50 lakhs in a financial year.
- 3) Investors are required to submit the Application Form duly filled along with either a Demand Draft or account payee Cheque payable in favour of "IRFC CAPITAL GAIN BONDS" along with necessary enclosures at the designated branches of collecting banks –HDFC Bank, Axis Bank, ICICI Bank, IDBI Bank, Canara Bank, IndusInd Bank, Kotak Mahindra Bank, Yes Bank, and, State Bank of India.
- 4) Applicant should mention his name, address and application number on the reverse of the Cheque/ Demand Draft. Cash, Money Orders or Postal Orders will **NOT** be accepted.
- 5) For details of designated bank branches, please refer Private Placement Memorandum or visit our website for more details (<u>https://kosmic.kfintech.com/IRFC/default.aspx</u>).
- 6) For checking application status, please refer to the link (<u>https://kosmic.kfintech.com/IRFC/irfc_query_window.aspx</u>).
- 7) Investors are advised in their own interest to fill up complete details of their bank particulars along with a cancelled cheque. In absence of such information, the interest & redemption warrants shall be mailed at given address at applicant's sole risk.
- 8) Applicants are deemed to have read the PPM/IM and are supposed to be well versed with the contents of PPM/IM.

9) Application once submitted cannot be withdrawn and subscription amount will not be refunded (as per PPM/IM).

- 10) The application should be submitted during banking hours at any of the Bank Branches as mentioned our website. Bank charges for such applications will be borne by applicants. IRFC assumes no responsibility for any applications/ cheques / demand drafts lost in mail or late / short credit of Application Money.
- 11) In case neither the PAN nor the GIR No. has been allotted, or the Applicant is not assessed to income tax, the appropriate information should be mentioned in the space provided. In case the investor has applied for and not yet been allotted the PAN/GIR No. then he is required to furnish a copy of the acknowledged Form 49A. In case the investor is applying through a demand draft and PAN/GIR No. has not been allotted he is required to furnish a declaration in Form 60.
- 12) In case of application under the Power of attorney or by Limited Companies or other corporate bodies, a certified copy of the Power of Attorney or a copy of the approval of the relevant authority, as the case may be should be submitted along with the Application Form.
- 13) In case a partnership firm makes investments, the application is required to be made in the name of the partnership firm and the application form can be signed by any partner(s) authorised to do in this behalf and affixing a rubber stamp of the firm.
- 14) The applications would be accepted as per the provisions of the PPM/IM of the issue, other applicable rules and regulations. IRFC is entitled, at its sole and absolute discretion, to accept or reject any application, in part or in full, without assigning any reason. An Application Form that is not complete in all respect is liable to be rejected.
- 15) It is advisable that investor keeps a photocopy of the application form and mentions his/her mobile number, email ID in the application form.
- 16) In case of Bonds allotted under Demat Mode, the demographic details will be picked up from the DPID/ CLIENT ID i.e., Payment warrants would be prepared in favour of sole/ first applicant and issued as per the details identified by the Bond holder's Demat Account. Therefore, Bank particulars in the Application Form should match with the bank details provided in the Demat Account.
- 17) As a matter of precaution against possible fraudulent encashment of interest/redemption warrants due to loss/misplacement, applicants are requested to mention the full particulars of their bank account, as specified in the Application Form. In case, where the investor applies for bonds under Physical Mode, all the Payment Warrants will be issued as per the details captured in the Register of Bond holder and any discrepancy arising due to wrong information furnished in the application form shall at the applicant's sole risk.
- 18) ISSUE HIGHLIGHTS: Interest rate is 5.25% payable annually on 15 October. Lock in period of 5 years (No transfer is permitted). First Interest payment for bonds whose money has been credited in to IRFC account till August 31, 20xx and are successfully allotted will be made on October 15, 20xx. For Bonds in respect of which money has been credited into IRFC account after August 31, 20xx will be paid on October 15 of next year and onwards. The Bonds will automatically redeem after expiry of five years. Bonds are AAA rated by ICRA, CRISIL and CARE.
- 19) Interest/Redemption shall be paid by way of warrant/NECS/RTGS/NEFT payable at par at locations where collection centers are appointed.
- 20) No TDS will be deducted on interest earned on these Bonds. IRFC has received exemption from deduction of TDS on interest of these bonds in terms of Government Notification No. 28/2018/F. No. 275/27/2017-IT(B) dated June 18, 2018 under Section 193 of Income Tax Act, 1961.
- 21) IRFC reserves the right to revise the coupon rate and/or close the issue by giving a notice. All applications submitted but not accepted by IRFC would be returned by IRFC to the applicant without any interest.
- 22) For status of allotment/ servicing or any other details, please contact our RTA/IRFC.
- 23) IRFC advises all its investors to keeps a photocopy of the Application Form for their future reference.
- 24) In case of any inconsistency in the provisions of application form and Private Placement Memorandum, the provisions of Private Placement Memorandum shall prevail.
- 25) For eligible investors opting for applying in Demat mode, An amount of Rs. 500/- per PAN per investor for only one year will be paid upon allotment.

INDIAN RAILWAY FINANCE CORPORATION LTD. KNOW YOUR CUSTOMER FORM (FOR INVESTOR)

1. Name of Applicant (1st Applicant)/HUF/Corporate/Firm/Trust/Funds etc.

- 2. PAN/DIN (Issued by MCA), Wherever Applicable_____
- 3. First / Sole Applicant's Full Permanent Address (with Mobile nos.) in case of Individual and HUF

4. Correspondence Address (with telephone and fax nos.) (Corresponding address proof is not required)

5. Nature of Business

6. Source of Funds – The source of funds for the investment is capital gain arising from the transfer of land or building or both.

Signature of Applicant

Mandatory documents for all the investors

- Self-attested copy of PAN Card (In case of Joint application, self-attested PAN copy of all the applicants) or Form 60 where bond application size is Rs. 50,000/- or more.
 - Photo Copy of cancelled Cheque for NECS facility.

(a) For Resident Indian Nationals

Documents in support of Name and Address (copies attested by Gazetted Officer/Notary/Self Attested in case of Individual only)

PAN Card and any one of the following

(i) AADHAAR Card (consent form required available in IRFC/KOSMIC Website) or MASKED AADHAR (ii) Passport (iii) Driving Licence (iv) Identify Card issued by any institution (v) Copy of the electricity bill or telephone bill showing residential address (vi) Any document or communication issued by any authority of the Central Government, State Government or local bodies showing residential address (vii) voters identity card (viii) Ration Card.'

(b) HUF

HUF Deed, PAN and Address Proof of Karta (copies attested by KARTA)

(c) For NRIs/Other foreign eligible investors

(i) Passport-Mandatory (ii) PAN Card (iii) Photocopy of Cancelled Cheque (NRO Account) (iv) Self certified address proof

(d) For Corporate-Investor

Documents in support (copies attested by Company Secretary/Director)

(i) Certificate of incorporation and Memorandum & Articles of Association (ii) Resolution of the Board of Directors and identification of those who have authority to operate (iii) Power of Attorney granted to its managers, officers or employees to transact business, on its behalf (iv) Copy of PAN/PAN Allotment letter.

(e) For Partnership Firms-Investor

Documents in support (copies attested by Notary)

(i) Registration certificate, if registered (ii) Partnership deed (iii) Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf (iv) Any officially valid document identifying the partners and the persons holding the Power of Attorney and their addresses (v) Telephone bill in the name of firm/partners (vi) Copy of PAN/PAN Allotment letter.

(f) Trust & Foundations –Investor

Documents in support (copies attested by Notary)

(i) Certificate of registration, if registered (ii) Power of Attorney granted to transact business on its behalf (iii) Any officially valid document to identify the Trustees, Settlors, Beneficiaries and those holding Power of Attorney, Founders/Managers/Directors and their addresses (iv) Resolution of the managing body of the Foundation / Association / (v) Telephone bill (vi) Copy of PAN/ PAN Allotment letter (Otherwise exemption certificate issued by IT Authorities)

APPLICANT'S UNDERTAKING

I/We here by agree and confirm that:

- 1. I/We have read, understood and agreed to the contents and terms & conditions of Indian Railways Finance Corporation Limited's Private Placement Information Memorandum for Bond Series-VII provisions of Section 54EC of Income Tax Act, 1961 and other related laws.
- 2. I/We confirm that the information provided in this form is true & correct and I/We enclose herewith Self attested copies of KYC Documents.

Applicant's Signature

FORM NO. 60

(See second proviso to rule 114B) Form of declaration to be filled by a person who does not have a permanent account number and who enters into any transaction specified in rule114B

1.	Full name and address of the declarant
2.	Particulars & Date of transaction
3.	Amount & mode of the transaction
4.	Are you assessed to Income tax?
5.	If yes,
	(i) Details of Ward/Circle/Range where the last return of income was filed?
	(ii) Reasons for not having permanent account number?
6. 7. 8. 9.	Details of the document being produced in support of address in serial no.1 above**. Aadhar Number (if available) Date of Birth (DD/MM/YYYY) Total Income for the Financial Year: Agricultural IncomeNon-Agricultural Income
	Verification
I	do here by declare that what is stated above is true to the best of my knowledge andbelief.
Verifie	today, the(year).
	Signature of the declarant
	ents as an address proof: - ** ne of the following)
(a) (b) (c) (d) (e) (f)	ADHAAR Card or Ration Card; Passport; Driving Licence; Copy of the electricity bill or telephone bills showing residential address; Any other document or communication issued by any authority of the Central Government, State Government or local bodies showing residential address; Any other valid documentary evidence in support of his address given in the declaration.
	r and Transfer Agent (RTA): Any further communications in connection with this application (quoting the application number)
Nanakra	ne addressed to "KFin Technologies Private Limited, Karvy Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Imguda, Hyderabad, Telangana 500 032 Contact Person : Mr. M Murali Krishna & Mr. R.Williams, Tel. (040) 67162222, FAX I)23431551 Email: <u>irfc54ecbonds@kfintech.com</u>
For mo	om Nos. 1316–1349 3 rd Floor, Hotel The Ashok, Diplomatic Enclave, 50-B Chanakyapuri, New Delhi – 110021, ; <u>E-Mail: 54ecbonds@irfc.co.in</u> e details of 54EC Bonds please refer to the link (<u>https://kosmic.kfintech.com/IRFC</u>) cking application status please refer to the link (<u>https://kosmic.kfintech.com/IRFC/irfc_query_window.aspx</u>)