

# Key Information Memorandum (KIM)

Offer of Units of during the continuous offer period at NAV based prices

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 Investors Service Centres or distributors or from website www.idfcmf.com.**

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

## INVESTMENT OBJECTIVE

**IDFC-SSIF-IP, IDFC-SSIF-ST and IDFC-SSIF-MT** : To generate stable returns with a low risk strategy by creating a portfolio that is invested in good quality fixed income and money market securities. There can be no assurance that the investment objective of the Scheme will be realised.

**IDFC-DBF** : To generate optimal returns with high liquidity by active management of the portfolio; by investing in high quality money market and debt instruments. There can be no assurance that the investment objective of the Scheme will be realised.

**IDFC-GSF-IP, IDFC-GSF-ST and IDFC-GSF-PF** : To generate optimal returns with high liquidity by investing in Government Securities. There can be no assurance that the investment objective of the Scheme will be realised.

**IDFC-MMF-IP and IDFC-MMF-TP** : To generate stable returns with a low risk strategy by creating a portfolio that is substantially invested in good quality floating rate debt or money market instruments, fixed rate debt or money market instruments swapped for floating returns and fixed rate debt and money market instruments. There can be no assurance that the investment objective of the Scheme will be realised.

**IDFC-ASBF** : To generate optimal returns with high liquidity by active management of the portfolio, by investing predominantly in debt oriented mutual fund schemes and money market instruments. There can be no assurance that the investment objective of the Scheme will be realised.

**IDFC-CF** : To generate optimal returns with high liquidity by investing in high quality money market and debt instruments. There can be no assurance that the investment objective of the Scheme will be realised.

**IDFC-USTF** : To offer an investment avenue for short term savings by looking to generate stable returns with a low risk strategy. The scheme will have a portfolio that is invested in good quality debt and money market instruments such that the fund will offer a blend of liquidity with stability of returns. There can be no assurance that the investment objective of the scheme will be realised.

**IDFC-SAF** : To offer an investment avenue for short term savings by looking to generate stable returns with a low risk strategy. The scheme will have a portfolio that is invested in good quality debt and money market instruments such that the fund will offer a blend of liquidity with stability of returns. There can be no assurance that the investment objective of the scheme will be realised.

**IDFC-CEF** : To seek to generate long term capital growth from a diversified portfolio of predominantly equity and equity related instruments. There is no assurance or guarantee that the objectives of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

**IDFC-PEF** : To seek to generate long-term capital growth from an actively managed portfolio of predominantly equity and equity related instruments. The Scheme portfolio would acquire, inter alia, small and medium size businesses with good long term potential, which are available at cheap valuations. Such securities would be identified through disciplined fundamental research keeping in view medium to long term trends in the business environment. The Scheme shall endeavor to accumulate long-term investor wealth by opening subscriptions to units during periods when stocks are available at reasonable valuations. By doing so, the fund managers would endeavour to prevent short-term money from flowing into the fund which can prove detrimental to the interests of long-term investors. As the Scheme would be sold to investors with a long-term investment horizon, it is also expected that the portfolio would remain relatively more insulated to day to day redemption pressures. The Scheme will close subscription, once it has collected a predetermined "manageable" corpus (approximate amount), which will be decided by the fund manager of the Scheme depending on the available investment opportunities in the stock market / if the fund manager is of the opinion that investment opportunities have diminished. Thus the fund manager will endeavour to ensure that there are sufficient assets available to meet the long-term objectives of the Scheme.

**IDFC-IEF** : To seek to generate capital appreciation and / or provide income distribution from a portfolio of predominantly equity and equity related instruments. There is no assurance or guarantee that the objectives of the Scheme will be realized.

**IDFC-AF** : To seek to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and the derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments. There is no assurance or guarantee that the objectives of the Scheme will be realized.

**IDFC-APF** : The investment objective of the scheme is to generate income (absolute to low volatility returns) by taking advantage of opportunities in the cash and the derivative segments of the equity markets including the arbitrage opportunities available within the derivative segment, by using other derivative based strategies and by investing the balance in debt and money market instruments. However there is no assurance that the investment objective of the scheme will be realized.

**IDFC-SS(50-50)EF** : The investment objective of the scheme is to seek to generate long-term capital appreciation by investing in Equity and Equity related instruments. The investment objective of the fund shall be achieved by investing up to fifty percent of the assets of the scheme in a chosen sector (sector specific exposure) while the balance amount may be invested in companies across market capitalizations and across sectors (diversified exposure). The scheme may also invest in debt and money market instruments. There is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.

**IDFC-TA(ELSS)F** : The investment objective of the scheme is to seek to generate long-term capital growth from a diversified portfolio of predominantly Equity and Equity related securities. There is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns. The investment policies shall be framed in accordance with SEBI (Mutual Funds) Regulations, 1996 and rules and guidelines for Equity Linked Savings Scheme (ELSS), 2005 (and modifications to them). Specified Investors in the Scheme are entitled to deductions of the amount invested in Units of the Scheme, subject to a maximum of Rs. 1,00,000 under and in terms of Section 80 C (2) (xiii) of the Income Tax Act, 1961.

**IDFC-IG-GF** : The investment objective of the scheme is to seek to generate long-term capital appreciation by investing in Equity and Equity related instruments. The scheme aims to capture the growth in India's Gross Domestic Product (GDP). The scheme would endeavour to represent the growth in GDP by capturing the growth in the constituents of the GDP. The scheme may also invest in debt and money market instruments. There is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.

**IDFC-SMEF** : The investment objective of the Scheme is to seek to generate capital appreciation from a diversified portfolio of equity and equity related instruments. The Scheme will predominantly invest in small and midcap equity and equity related instruments. Small and Midcap equity and equity related instruments will be the stocks included in the CNX Midcap index or equity and equity related instruments of such companies which have a market capitalization lower than the highest components of CNX Midcap Index. The Scheme may also invest in stocks other than mid cap stocks (i.e. in stocks, which have a market capitalisation of above the market capitalisation range of the defined small - midcap stocks) and derivatives. On defensive consideration, the Scheme may also invest in debt and money market instruments. In case of discontinuation / suspension of CNX Midcap Index, the AMC reserves the right to modify the definition of Mid cap and Small cap companies. In case of such a modification, the interest of investors will be of paramount importance. There can be no assurance that the investment objective of the scheme will be realized.

**IDFC-EF** : The investment objective of the Scheme is to seek to generate capital growth from a portfolio of predominantly equity and equity-related instruments (including equity derivatives). The scheme may also invest in debt and money market instruments to generate reasonable income. There is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.

**IDFC-MIP** : The primary objective of Scheme is to generate regular returns through investment primarily in debt oriented Mutual Fund schemes (such as Income and Liquid funds). The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity oriented MF schemes. Monthly Income is not assumed and the same is subject to availability of distributable surplus.

**IDFC AA FoF (CP, MP, AP)** : The primary objective of Scheme is to generate capital appreciation through investment in different mutual fund schemes primarily local funds based on a defined asset allocation model. However, there can be no assurance that the investment objective of the scheme will be realized.

**IDFC-NF** : Investment objective of the scheme is to replicate the S&P CNX Nifty index by investing in securities of the S&P CNX Nifty Index in the same proportion/weightage. However, there is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.

**IDFC-IF** : The investment objective of the scheme is to seek to generate long-term capital growth through an active diversified portfolio of predominantly equity and equity related instruments of companies that are participating in and benefiting from growth in Indian infrastructure and infrastructural related activities.

However, there can be no assurance that the investment objective of the scheme will be realized.

## INVESTMENT STRATEGY

**IDFC Strategic Sector (50-50) Equity Fund (IDFC SS(50-50)EF)** : Equity The fund aims to be an early entrant in a sector which has depth, is a core part of the Indian economy, is scalable and where the fund manager believes there is potential. The typical holding period in a particular sector will be around 1-2 years.

The AMC would reserve the right to invest in the chosen sector for periods less than or more than this indicated period. This structure allows the fund to take a) concentrated position in the companies in that sector and b) benefit from the positive movement in the sector. However, being an early entrant in a sector and taking concentrated positions makes the portfolio susceptible to view going wrong and the sector underperforming the general market. It shall be the endeavour to reduce this by investing only upto fifty percent of the Net Assets in the sector and the balance 50% will be run as a diversified equity fund. The fund will have a top down approach to narrow down on the sector and then cherry pick companies within that sector. This will hence be a fund where an analyst would have a very significant role to play in helping the fund manager choose a sector. The fund structure allows it to be a core part of an investor portfolio as upto fifty percent of the portfolio will have high Risk/ Return profile by virtue of its concentrated position in one particular sector while the balance amounts in the fund will be invested in a diversified portfolio. The core thus remains constant and satellites keep changing with time and changing phase of the economy.

**IDFC Arbitrage Fund (IDFC-AF)** : The Scheme will endeavour to invest predominantly in arbitrage opportunities between spot and futures prices of exchange traded equities. In absence of profitable arbitrage opportunities available in the market, the scheme may predominantly invest in short-term debt and money market securities. The fund manager will evaluate the difference between the price of a stock in the futures market and in the spot market. If the price of a stock in the futures market is higher than in the spot market, after adjusting for costs and taxes the scheme shall buy the stock in the spot market and sell the same stock in equal quantity in the futures market, simultaneously. For example, on 15-12-2005, the scheme buys 10,000 shares of Reliance capital on spot @ Rs. 430.00 and at the same time sells 10,000 Reliance Capital futures for December 2005 expiry @ Rs. 432.00. The Scheme thus enters into a fully hedged transaction by selling the equity position in the futures market for expiry on say 25 December, 2005. If the scheme holds this position till expiry of the futures, the scheme earns an annualized return of 16.97% irrespective of what is the price of Reliance Capital on the date of

expiry. In the eventuality that the scheme has to unwind the transaction prior the expiry date on account of redemption pressures or any other reason, the returns would be a function of the spread at which the transaction is unwound. For example, if spot is sold at Rs. 430 and the futures are bought at Rs. 432 then there would be negative returns on the trade. If the spot is sold at Rs. 430 and the futures are sold at Rs. 431 then there would be positive returns from the trade. On the date of expiry, if the price differential between the spot and futures position of the subsequent month maturity still remains attractive, the scheme may rollover the futures position and hold onto the position in the spot market. In case such an opportunity is not available, the scheme would liquidate the spot position and settle the futures position simultaneously. Rolling over of the futures transaction means unwinding the short position in the futures of the current month and simultaneously shorting futures of the subsequent month maturity, and holding onto the spot position. There could also be instances of unwinding both the spot and the future position before the expiry of the current-month future to increase the base return or to meet redemption. Return enhancement through the use of arbitrage opportunity would depend primarily on the availability of such opportunities. The Scheme will endeavour to build similar market neutral positions that offer an arbitrage potential for e.g. buying the basket of index constituents in the cash segment and selling the index futures, Buying ADR/GDR and selling the corresponding stock future etc. The Scheme would also look to avail of opportunities between one futures contract and another. For example on 16 March, 06, the scheme buys 1000 futures contracts of ABB Ltd. For March expiry at Rs.3000 each and sells an equivalent 1000 futures contract of ABB Ltd. for April expiry at Rs.3030. Thereby the scheme enters into a fully hedged transaction. Closer to the expiry date of the March contract, the scheme has two options. 1) Unwind the transaction by selling the 1000 March contracts and buying 1000 April contracts of ABB. The returns are a function of the spread between the sale price of the April contract and the buy price of the March contract. If this spread is less than Rs. 30, the returns are positive else the returns are negative. 2) On the expiry date i.e. 30 March, 06, the scheme would let the March contract expire and square off 1000 contracts that it holds for April maturity. The returns would be a function of the spread between settlement price of the March contract and the price at which April contracts are squared-off. If this spread is lower than Rs. 30 then the returns are positive and if it is higher than Rs. 30 the returns are negative. The Scheme can also initiate the transaction in the opposite direction i.e. by selling the March futures and buying the April futures, if it sees a profit potential. Under all circumstances the scheme would keep its net exposures neutral to the underlying direction of the market by maintaining completely hedged positions. In addition to stock specific futures, the scheme can also take offsetting positions in index futures of different calendar month. The debt and money market instruments include any margin money that has to be maintained for the derivative position. The margin money could also be maintained partly as Fixed deposits with Scheduled commercial banks. The maturity profile of the rest of the debt and money market component would be determined by the view of the fund manager. If the view of the fund manager is that interest rates would go up then the average maturity of the debt & money market portfolio would be reduced and if the view of the fund manager is that interest rates would decline, then the average maturity may be increased. This would however depend on the view of the fund manager and can substantially change, depending on the prevailing market circumstances.

**IDFC Arbitrage Plus Fund (IDFC-APF)** : The investment objective of the scheme is to generate income (absolute to low volatility returns) by taking advantage of opportunities in the cash and the derivative segments of the equity markets including the arbitrage opportunities available within the derivative segment, by using other derivative based strategies and by investing the balance in debt and money market instruments. The scheme will enter into derivative based strategies to take advantage of pricing inefficiencies in the market. These strategies will be undertaken based on certain statistical models/technical analysis carried out by the fund manager. The scheme will also invest a part of its corpus in debt and money market instruments. The scheme will target to generate returns with a low correlation with equity markets. The following strategies will be used by the fund manager : 1. Cash-Futures Arbitrage 2. Relative Value Trades 3. Derivative strategies and structured investments Additionally the fund manager may invest in debt and money market instruments for margin and cash flow management purposes. Provided below is a detailed explanation of the individual strategies proposed to be undertaken by the scheme.

**IDFC Classic Equity Fund (IDFC-CEF)** : The scheme will endeavor to invest in well managed sustainable businesses whose shares are available at reasonable value through a process of disciplined research. The portfolio will aim to provide part ownership to investors in some of the best run companies in India. The portfolio of securities will be well diversified across sectors, so identified, to mitigate overall risk. As the scheme is expected to be part of the core long term equity holdings of the investors, a well balanced and prudent style of fund management will be adopted to endeavor to deliver good returns at controlled levels of risk. The guiding principles while managing the portfolio are summarized below : 1) Stock prices are directly correlated to company profits over the medium to long term Fund management would focus primarily on business fundamentals of the underlying company. The Equity Research process will endeavor to acquire a robust understanding of the dynamics of the underlying business. This would form the basis for forecasts on future profitability and sustainability of cash profit growth. Stock prices of companies that can sustain periods of high cash profit growth will outperform the markets over the long term. Investors entering this scheme are therefore expected to have at least a 2-3 years time horizon. 2) Margin of Safety The fund managers will look to build a "margin of safety" while making forecasts on business profitability. "Margin of safety" will also be the guiding principle while evaluating a company's current market price. The portfolio would also be protected from company specific risks by constantly monitoring the economic and business environment and changes in management strategy. 3) Acquire stocks at reasonable value Once good businesses are identified, stocks would be endeavoured to be acquired when they are available at a reasonable value. Overall market corrections and stock price falls due to temporary factors that don't affect long-term profitability are an excellent opportunity to buy stocks cheap. 4) Stay fully invested over most periods The Fund will not try to profit by predicting overall market direction based on technical indicators or momentum. The Fund will generally stay fully invested in equities to give investors the full advantage of a rise in the markets that is inevitable given the current trajectory India's GDP growth. The scheme may however hold cash during periods where in the view of the fund manager the market valuations have run ahead of its fundamentals or when the fund manager is unable to identify stocks at a reasonable value. The scheme may also hold cash to meet anticipated redemptions or to tide over temporary adverse market developments.

**Debt** : The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed Investment Discretion Guidelines defining the prudential and concentration limits for the portfolio limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. The Fund Manager/(s) record a justification for investments made, on the deal slip. Investment Management Committee (IMC) in its periodic meetings will track portfolio investment rationale, portfolio composition, performance etc. Any modifications to the Investment Discretion Guidelines can be made by the IMC and will be ratified by the Board. The performance of the fund will be monitored against its peer group in the industry and presented at every Board meeting along with the portfolio of the Schemes. The Board of Directors discusses the performance and portfolio composition of the scheme and queries will be responded to by the Managing Director.

**IDFC Super Saver Income Fund - Investment Plan (IDFC-SSIF-IP)** : The Scheme proposes to invest only in a diversified set of fixed income securities with the aim of generating stable long-term returns with a low-risk strategy.

**IDFC Super Saver Income Fund - Short Term Plan (IDFC-SIF-ST)** : The Scheme proposes to invest only in a diversified set of fixed income securities with the aim of generating stable returns even over a short period with a low-risk strategy.

**IDFC Super Saver Income Fund - Medium Term Plan (IDFC-SSIF-MT)** : The Scheme proposes to invest only in a diversified set of fixed income securities with the aim of generating stable medium-term returns with a low-risk strategy. The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between various fixed income securities with the objective of achieving consistent returns. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity as well as other considerations in the economy and markets. The Fund has put in place a detailed Investment Discretion Guidelines defining the prudential and concentration limits for the portfolio and setting dealer limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. For individual transactions dealer limits apply and the maximum limit rests with the Managing Director. The Compliance Officer tracks that limits are not violated on an ongoing basis. The Fund Manager records a justification for investments made, on the deal slip. The Investment Management Committee in its periodic meetings tracks portfolio investment rationale, portfolio composition, performance and limits. Any modifications to the Investment Discretion Guidelines can be made by the IMC and is ratified by the Board. The performance of the fund is monitored against its peer group in the industry and presented at every Board meeting along with the portfolio of the schemes. The Board of Directors discusses the performance and the portfolio composition of the Schemes and queries are responded to by the Managing Director.

**IDFC Cash Fund (IDFC-CF)** : The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between various money market and fixed income securities with the objective of achieving stable returns with a highly liquid portfolio. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place a detailed Investment Discretion Guideline defining the prudential and concentration limits for the portfolio and setting dealer limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. For individual transactions dealer limits apply and the maximum limit rests with the Managing Director. The Compliance Officer tracks that limits are not violated on an ongoing basis. The Fund Manager records a justification for investments made, on the deal slip. The Investment Management Committee in its periodic meetings tracks portfolio investment rationale, portfolio composition, performance and limits. Any modifications to the Investment Discretion Guidelines can be made by the IMC and is ratified by the Board. The performance of the fund is monitored against its peer group in the industry and presented at every Board meeting along with the portfolio of the schemes. The Board of directors discusses the performance of and portfolio composition and queries are responded to by the Managing director.

**IDFC Imperial Equity Fund (IDFC-IEF) : Equity** : The scheme will invest in well-managed growth companies that are available at reasonable value. Companies would be identified through a systematic process of forecasting earnings based on a deep understanding of the industry growth potential and interaction with company management to access the company's core competencies to achieve long-term sustainable profit growth. The Scheme is expected to deliver superior relative returns for investors looking for a focused aggressive portfolio of fundamentally good businesses. The guiding principles while managing the portfolio are summarized below: 1) Sustainable company profits drives long term share value Fund management would focus primarily on business fundamentals of the underlying company. The Equity Research process will endeavor to acquire a robust understanding of the dynamics of the underlying business. This would form the basis for forecasts on future profitability and sustainability of cash profit growth. Stock prices of companies that can sustain periods of high ash profit growth will outperform the markets over the long term. Investors entering this scheme are therefore expected to have at least a one year time horizon. 2) Acquire stocks at reasonable value Once good businesses are identified, stocks would be acquired when they are available at a reasonable value. Overall market corrections and stock price falls due to temporary factors that don't affect long-term profitability are an excellent opportunity to buy stocks cheap. 3) Monitor market interest to ensure consistent performance Systematically tracking over stock ownership and over researched sectors would help to reduce the risk of a sudden sell off. Stock prices react to event triggers that are constantly monitored to ensure that portfolio performance is more consistent.

**Debt** : The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed Investment Discretion Guidelines defining the prudential and concentration limits for the portfolio limits. The investment IDFC Imperial Equity Fund 25 management team is allowed full discretion to make sale and purchase decisions within the limits established. The Fund Manager/ (s) record a justification for investments made, on the deal slip Investment Management Committee (IMC) in its periodic meetings will track portfolio investment rationale, portfolio composition, performance etc. Any modifications to the Investment Discretion Guidelines can be made by the IMC and will be ratified by the Board. The performance of the fund will be monitored against its peer group in the industry and presented at every Board meeting along with the portfolio of the Schemes. The Board of Directors discusses the performance and portfolio composition of the scheme and queries will be responded to by the Managing Director.

**IDFC Premier Equity Fund (IDFC-PEF)** : The scheme will endeavor to invest in well managed sustainable businesses whose shares are available at reasonable value through a process of disciplined research. The portfolio will aim to provide part ownership to investors in some of the best run companies in India. The portfolio of securities will be well diversified across sectors, so identified, to mitigate overall risk. As the scheme is expected to be part of the core long-term equity holdings of our investors, we will adopt a well-balanced and prudent style of fund management that will endeavor to deliver good returns at controlled levels of risk. The guiding principles while managing the portfolio are summarized below: 1) Stock prices are directly correlated to company profits over the medium to long term Fund management would focus primarily on business fundamentals of the underlying company. The Equity Research process will endeavor to acquire a robust understanding of the dynamics of the underlying business. This would form the basis for forecasts on future profitability and sustainability of cash profit growth. Stock prices of companies that can sustain periods of high cash profit growth will outperform the markets over the long term. Investors entering this scheme are therefore expected to have at least a 2-3 year time horizon. 2) Margin of Safety The fund managers will look to enter a “margin of safety” while making forecasts on business profitability. “Margin of safety” will also be the guiding principle while evaluating a company’s current market price. The portfolio would also be protected from company specific risks by constantly monitoring the economic and business environment and changes in management strategy. 3) Acquire stocks only at reasonable value Once good businesses are identified, stocks would be acquired when they are available at a reasonable value. Overall market corrections and stock price falls due to temporary factors that don’t affect long-term profitability are an excellent opportunity to buy stocks cheap. 4) Stay fully invested over most periods The Fund will not try to profit by predicting overall market direction based on technical indicators or momentum. The Fund will stay fully invested in equities to give investors the full advantage of a rise in the markets that is inevitable given the current trajectory India’s GDP growth. The scheme may however hold cash up to 35% during periods where in the view of the fund manager the market valuations have run ahead of its fundamentals or when we are unable to identify stocks at a reasonable value. The scheme may also hold cash to meet anticipated redemptions or to tide over temporary adverse market developments.

**Debt** : The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed Investment Discretion Guidelines defining the prudential and concentration limits for the portfolio limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. The Fund Manager/ (s) record a justification for investments made, on the deal slip Investment Management Committee (IMC) in its periodic meetings will track portfolio investment rationale, portfolio composition, performance etc. Any modifications to the Investment Discretion Guidelines can be made by the IMC and will be ratified by the Board. The performance of the fund will be monitored against its peer group in the industry and presented at every Board meeting along with the portfolio of the Schemes. The Board of Directors would discuss the performance and portfolio composition of the scheme. Any queries will be responded to by the Managing Director.

**IDFC Tax Advantage (ELSS) Fund (IDFC-TA(ELSS)F) : Equity** : The Scheme will invest in well-managed growth companies that are available at reasonable value. Companies would be identified through a systematic process of forecasting earnings based on a deep understanding of the industry growth potential and interaction with company management to access the company’s core competencies to achieve long-term sustainable profit growth. The Scheme is expected to deliver superior relative returns for investors looking for a focused aggressive portfolio of fundamentally good businesses. The guiding principles while managing the portfolio are summarized below : 1) Sustainable company profits drives long term share value Fund management would focus primarily on business fundamentals of the underlying company. The Equity Research process will endeavour to acquire a robust understanding of the dynamics of the underlying business. This would form the basis for forecasts on future profitability and sustainability of cash profit growth. Stock prices of companies that can sustain periods of high cash profit growth will outperform the markets over the long term. Investors entering this scheme are therefore expected to have at least a one year time horizon. 2) Acquire stocks at reasonable value Once good businesses are identified, stocks would be acquired when they are available at a reasonable value. Overall market corrections and stock price falls due to temporary factors that don’t affect long-term profitability are an excellent opportunity to buy stocks cheap. 3) Monitor market interest to ensure consistent performance Systematically tracking over stock ownership and over researched sectors would help to reduce the risk of a sudden sell off. Stock prices react to event triggers that are constantly monitored to ensure that portfolio performance is more consistent.

**Debt** : The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed Investment Discretion Guidelines defining the prudential and concentration limits for the portfolio limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. The Fund Manager/ (s) record a justification for investments made, on the deal slip. Investment Management Committee (IMC) in its periodic meetings will track portfolio investment rationale, portfolio composition, performance etc. Any modifications to the Investment Discretion Guidelines can be made by the IMC and will be ratified by the Board. The performance of the fund will be monitored against its peer group in the industry and presented at every Board meeting along with the portfolio of the Schemes. The Board of Directors discusses the performance and portfolio composition of the scheme and queries will be responded to by the Managing Director.

**IDFC India GDP Growth Fund (IDFC-IGDPGF)** : The fund endeavors to invest its assets under management (AUM) in the sectors representing the three components of the India GDP i.e. Agriculture, Industry and Services in proportion to their contribution to the overall GDP Growth. The investment strategy followed by the fund will enable it to closely replicate the India growth Story. The weights in the portfolio are based on initial estimates of GDP component growth which may be revised later during the year on account of the changing macroeconomic conditions. The fund will in that case seek to rebalance the portfolio in line with the revised weights. The portfolio rebalancing will be done to realign it in accordance to the GDP growth estimates for the year. The expected growth estimates of the GDP are available from govt institutions, research institutions, industry associations, economic think tanks and multilateral Agencies At the macro level the fund will have three levels – Agriculture, Services and Industry. The AUM will be allocated in the three levels in the same proportion as their contribution to the overall GDP growth, in line with the objective of the fund. Please refer to the illustration. All existing sectors will be benchmarked to one of these three industry levels. The Fund manager will have the discretion to pick up sectors within the three levels of GDP (Agriculture, Services and Industry) and stocks within the sector. The fund structure allows it to be a core part of an investor portfolio as the portfolio will be invested in the drivers of GDP broadly in similar proportion of their contribution to the GDP growth. This portfolio is a dynamic structure portfolio aiming to capture the facets of the growth of the India Economy.

**IDFC All Seasons Bond Fund (IDFC-ASBF)** : IDFC-ASBF an open ended Fund of Funds scheme is designed to help investors create a basket of funds which are rebalancing on a periodical basis for achieving benefits of diversification across various fixed income asset classes and across schemes within an asset class. Funds will be allocated across the basket of debt schemes, depending on the fund manager’s view on interest rates. Looking at opportunities in the overseas markets and keeping in view the exchange rates, the fund manager may identify opportunities in overseas mutual funds for investment as may be permitted by regulation from time to time. The fund manager may therefore decide to invest in debt/fixed income schemes (domestic and overseas) of varying average maturities to achieve portfolio diversification and optimum returns. Interest rates like any other asset market, moves in cycles. While investors gain during times of declining interest rates as bond prices rise, the inverse is true in a rising interest rate environment. The investment objective of this scheme is to optimize returns to the investor by designing a portfolio that will dynamically track interest rate movements by investing in schemes with a low duration in a rising rate environment and by investing in high duration in a falling interest rate environment. This will be achieved by actively churning the portfolio in such a manner that we capture as much of the positive price movements within prudent risk measures and will endeavour to minimize negative price movements.

**Debt** : The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed Investment Discretion Guidelines defining the prudential and concentration limits for the portfolio limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. The Fund Manager/ (s) record a justification for investments made, on the deal slip Investment Management Committee (IMC) in its periodic meetings will track portfolio investment rationale, portfolio composition, performance etc. Any modifications to the Investment Discretion Guidelines can be made by the IMC and will be ratified by the Board. The performance of the fund will be monitored against its peer group in the industry and presented at every Board meeting along with the portfolio of the Schemes. The Board of Directors discusses the performance and portfolio composition of the scheme and queries will be responded to by the Managing Director.

**IDFC Small & Midcap Equity Fund (IDFC-SMEF)** : The scheme will invest in well-managed growth companies that are available at reasonable value. Companies would be identified through a systematic process of forecasting earnings based on a understanding of the industry growth potential and interaction with company management to access the company’s core competencies to achieve long-term sustainable profit growth. The scheme would predominantly create a portfolio of emerging business and companies that are aspiring leaders in their respective field of operations. Some part of the portfolio would be in stocks/ companies that do not have a significant history of being listed. The Scheme is expected to deliver returns for investors looking for a focused aggressive portfolio of fundamentally good businesses.

**IDFC Ultra Short Term Fund & IDFC Savings Advantage Fund (IDFC-USTF) & (IDFC-SAF)** : The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between various money market and fixed income securities with the objective of providing liquidity and achieving optimal returns with the surplus funds. The actual percentage of investment in various money market and other fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed Investment Discretion Guidelines defining the prudential and concentration limits for the portfolio. The Compliance Officer tracks that limits are not violated on an ongoing basis. The Fund Manager/ (s) record a justification for investments made, on the deal slip. The Investment Management Committee (IMC) which includes the Managing Director of the Company, in its periodic meetings tracks portfolio investment rationale, portfolio composition, performance and limits. Any modifications to the Investment Discretion Guidelines can be made by the IMC and is ratified by the Board. The performance of the fund is monitored against its peer group in the industry and presented at every Board meeting along with the portfolio of the Schemes. The Board of Directors discusses the performance and portfolio composition of the scheme and queries are responded to by the Managing Director.

**IDFC Government Securities Fund - Investment Plan, Short Term Plan & Provident Fund Plan (IDFC-GSF-IP), (IDFC-GSF-ST) & (IDFC-GSF-PF)** : The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The aim of the Investment Manager will be to allocate the assets of the Scheme between various treasury bills or money at call and short notice and gilt securities with the objective of achieving optimal returns with a highly liquid portfolio. The actual percentage of investment in various gilt securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed Investment Discretion Guidelines defining the prudential and concentration limits for the portfolio and setting dealer limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. For individual transactions dealer limits apply and the maximum limit rests with the Managing Director. The Compliance Officer tracks that limits are not violated on an ongoing basis. The Fund Manager/ (s) record a justification for investments made, on the deal slip. The Investment Management Committee (IMC) in its periodic meetings tracks portfolio investment rationale, portfolio composition, performance and limits. Any modifications to the Investment Discretion Guidelines can be made by the IMC and is ratified by the Board. The performance of the fund is monitored against its peer group in the industry and

presented at every Board meeting along with the portfolio of the Schemes. The Board of Directors discusses the performance of and portfolio composition and queries are responded to by the Managing Director.

**IDFC Money Manager Fund - Investment Plan & Treasury Plan (IDFC-MMF-IP) & (IDFC-MMF-TP)** : The Scheme proposes to invest substantially in floating interest rate securities, fixed interest rate securities swapped for floating rate returns and fixed rate securities. The aim of the investment strategy is to generate stable returns both in the short term and the long term with a low risk, particularly minimal interest rate risk strategy. The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The development of the derivatives markets, particularly swaps and Forward Rate Agreements (FRAs) have made the environment more dynamic and have provided the opportunity to manage interest rate more actively. The aim of the investment manager will be to allocate the assets of the Scheme between various fixed interest rate securities and floating interest rate securities and use derivatives like swaps and FRAs effectively with the objective of achieving stable returns. The Scheme will endeavour to minimise interest rate risk. Fixed interest rate securities are subjected to volatility in price movements corresponding to movements in interest rates. However, the interest rate in the case of floating rate securities is reset at regular time intervals based on certain benchmarks (eg. NSE, MIBOR, etc.). Hence, the prices of these securities are less sensitive to interest rate fluctuation. Therefore, the interest rate risk is minimal in the case of floating interest rate securities. The floating interest rate securities market in India is in a developing phase. The Government of India has started issuing Government Securities carrying floating rate coupon payments. This will help the floating rate market to develop rapidly. A large number of corporates borrow their short term requirements and funds through floating rate instruments. However, as the markets develop, corporates would start accessing the market for their long term requirement of funds at a floating rate. In the absence of floating rate securities, the same can be created synthetically with a combination of derivatives like Interest Rate Swaps and FRAs and fixed interest rate securities. The fixed income derivatives market has developed considerably during the last 2 years in India. The Scheme intends to use derivatives as permitted by RBI/SEBI for hedging interest rate risk. The actual percentage of investments in various floating and fixed interest rate securities and the position of derivatives will be decided after considering the prevailing political conditions, economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity as well as other considerations in the economy and markets. The Fund has put in place detailed Investment Discretion Guidelines defining the prudential and concentration limits for the portfolio and setting dealer limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. For individual transactions, dealer limits apply and the maximum limit rests with the Managing Director. The Compliance Officer tracks that limits are not violated on an ongoing basis. The Fund Manager/ (s) record a justification for investments made, on the deal slip. The Investment Management Committee (IMC) in its periodic meetings tracks the portfolio, the investment rationale, the portfolio composition, the performance and limits. Any modifications to the Investment Discretion Guidelines can be made by the IMC and is ratified by the Board. The performance of the fund is monitored against its peer group in the industry and presented at every Board meeting alongwith the portfolio of the Schemes. The Board of directors discusses the performance of and portfolio composition and queries are responded to by the Managing Director.

**IDFC Dynamic Bond Fund (IDFC-DBF)** : The management of this scheme will be different from a long term debt fund in the sense that here we will look to micro manage the portfolio in such a manner that we are able to maximise returns in the short term while long term debt funds look to optimise returns over the long term. In order to maximise returns the fund managers may look at curve spreads both on the gilt as well as the corporate bond markets to gain maximum value out of any security/s. The Asset Management Company is of the opinion that the fund managers are sufficiently equipped to identify opportunities in the overseas asset markets as may be permitted by regulations from time to time.

**IDFC Equity Fund (IDFC-EF)** : The term ‘Enterprise’ connotes activity, venture, project or an endeavour. The Scheme intends to invest in companies which are involved in or are in the process of setting up various business activities, ventures, projects or other commercial endeavours. The Scheme would invest in equities in the IPOs, subsequent public offers or in the secondary market, other equity related instruments (including derivatives), benefit out of the cash and derivative markets arbitrage opportunity and invest the residual sums in debt and money market instruments.

The Scheme will endeavour to generate capital appreciation through investing in equities and equity related instruments by inter alia adopting the mode of applying for Initial Public Offerings (IPOs) or subsequent public offerings made by companies. The Scheme envisages to generate reasonable returns by investing in such equities.

In the event of there not being any well priced IPOs from companies with proven track record / potential growth opportunities etc., the monies collected could be deployed in equities and equity related instruments, cash futures arbitrage, NIFTY spot futures arbitrage etc. Debt and money market instruments could be considered when yields are comparable to those in the spot futures arbitrage segment. The asset allocation would inter-alia depend on various parameters like the availability of initial or subsequent Public Offerings made by the companies, the response to the issue and relative valuations of the peer group of business that the company/ies are operating in, opportunities available in the equity, derivatives, debt markets etc.

**IDFC Monthly Income Plan (IDFC-MIP)** : The primary objective of Scheme is to generate regular returns through investment primarily in debt oriented Mutual Fund schemes (such as Income and Liquid funds). The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme’s assets in equity oriented MF schemes.

The scheme will be fund of fund that will combine the benefits of asset allocation and manager diversification in a single product. Asset allocation allows investors to improve their risk adjusted returns as different asset classes such as equity and debt offer lower correlations with each other. The fund of fund approach allows the fund manager to participate in funds with different styles within each asset class and to easily switch styles depending on the view of the markets. For example within the overall debt allocation of the scheme, the fund manager can invest in schemes with different maturity profiles – money market, medium term or long term.

The fund will follow the following 4 step approach in managing the scheme: a) Create a master shortlist of schemes: The fund manager will carry out a review of different equity and debt schemes that have investment philosophy in line with the scheme’s objectives and that are open for subscription. The fund manager will shortlist a series of potential mutual fund schemes based on parameters such as quality of sponsors, AuM of the fund, performance of the scheme and investment objectives. The shortlist will be reviewed and modified on an on-going basis. Final investments will only be made to schemes that are a part of this shortlist. b) Decide the asset allocation between equity and debt : The fund manager can choose to allocations depending on the view of the market and on risk-return considerations. The fund will arrive at an overall asset allocation between equity and debt which will be within the overall asset allocation pattern as mentioned in the scheme. The asset allocation can make the scheme overweight, neutral or underweight in debt as compared to equity. The neutral allocation of the fund will be Debt and Money market funds (65% - 75%), Equity Funds (20% - 25%), Money Market securities (5% - 10%). The asset allocation will be reviewed on a monthly basis. c) Select schemes from the shortlist to invest : The fund manager will aim to create a portfolio through investments that are complementary to each other and enables it to diversify. The portfolio will look to invest in schemes from different sponsors. The fund will select schemes from its shortlist. d) Monitor performance of funds : The fund manager will carry out detailed on-going review of the shortlisted schemes. Additionally be in active touch with the managers of the said schemes to understand the background to their performance and to understand their portfolio positioning.

**IDFC AA FoF: (CP MP AP)** : The scheme will be a Fund of Fund scheme that can invest in a mix of ETFs, domestic and offshore Mutual Fund schemes. The FoF will use a multi-manager approach and can invest in schemes of IDFC MF as well as other mutual funds. The scheme will offer 3 different plans - Conservative Asset Allocation plan (Conservative AA Plan), Moderate Asset Allocation plan (Moderate AA Plan) and Aggressive Asset Allocation plan (Aggressive AA plan) that will offer 3 different risk profiles for investors. Conservative AA Plan will target the lowest risk profile followed by Moderate AA Plan. Aggressive AA will be the highest risk profile asset allocation.

The strategy seeks to combine benefits of asset allocation and manager diversification in a single product. Asset allocation allows investors to improve their risk adjusted returns as different asset classes such as equity, fixed income and commodities offer lower correlations with each other. Multi-manager approach is expected to diversify allocation to different managers in order to reduce performance risk of any individual manager on the scheme. Additionally FoFs give fund manager the flexibility of tailoring portfolios by participating in funds with different styles within each asset class and to easily switch styles depending on the view of the markets. For example within the overall debt allocation of the scheme, the fund manager can invest in schemes with different maturity profiles—medium term or long term. Similarly the equity allocation can be divided into mid cap and large cap schemes.

The primary objective of Scheme is to generate capital appreciation through investment in different mutual fund schemes based on a defined asset allocation model covering both local and offshore assets.

a) The shortlist will be created in two steps: First from the universe of local fund managers, a shortlist of qualifying fund managers will be selected whose schemes will be taken up for detailed review. The selection of mutual funds will be based on the quality of sponsors, stability of business, assets under management and performance across different asset classes. Secondly from the short-listed fund managers, the fund manager will carry out a review of different schemes in each asset class that have investment philosophy in line with the scheme’s objectives and that are open for subscription. The fund manager will shortlist a series of schemes based on parameters such as performance of the scheme, investment objectives, investment strategy and assets under management. The list will also include ETFs wherever available. Higher consideration will be given for stable performance over medium term than near term out-performance. The shortlist will be reviewed and modified on an on-going basis. Final investments will only be made to schemes that are a part of this shortlist.

b) Decide the tactical asset allocation: Within the asset allocations mentioned above, the fund manager can carry out a tactical allocation by underweighting/ overweighting any of the asset classes. This will be based on the view of individual asset market and risk-return considerations. It can also happen on an ongoing basis due to mark-to-market movements in any of the asset classes. The fund will maintain asset allocation within +/- 5% of the target allocation of that portfolio. The scheme can thus be overweight, neutral or underweight in any of the asset classes. The asset allocation will be reviewed on a quarterly basis or in case mark-to-market movements take the allocations to beyond the permissible bands.

c) Select schemes from the shortlist to invest: The fund manager will aim to create a portfolio through investments that are complementary to each other and enables it to diversify. The portfolio will be multi-manager in nature i.e. it will look to invest in schemes from different sponsors. The fund will select schemes from its shortlist. Selection of funds will be based on quantitative and qualitative factors. The fund manager will have detailed discussions with each of the short-listed fund managers to understand their fund management approach. The quantitative factors considered by the fund manager will include risk-adjusted return, information ratio and stability of performance relative to peer group.

d) Monitor performance of funds :The fund manager will carry out detailed on-going review of the short-listed schemes and fund managers. This will include meetings with the fund managers to understand the background to their performance and to understand their portfolio positioning. The scheme will target stable allocations to fund managers that are offering consistency in performance with respect to benchmark and peer groups.

**IDFC Nifty Fund (IDFC-NF) :**

**Equity** : The Scheme will be managed passively with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the S&P CNX Nifty Index. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme. It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the S&P CNX Nifty Index as well as monitor daily inflows and outflows to and from the Fund closely. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

**Debt** : The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed Investment Discretion Guidelines defining the prudential and concentration limits for the portfolio limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. The Fund Manager/ (s) record a justification for investments made, on the deal slip / instruction. Investment Management Committee (IMC) in its periodic meetings will track portfolio investment rationale, portfolio composition, performance etc. Any modifications to the Investment Discretion Guidelines can be made by the IMC and will be ratified by the Board. The performance of the fund will be monitored against its peer group in the industry and presented at every Board meeting along with the portfolio of the Schemes. The Board of Director discusses the performance and portfolio composition of the scheme and queries are responded to by the President & CEO.

**IDFC Infrastructure Fund (IDFC IF) :**

The Fund shall invest primarily in infrastructure sectors. Infrastructure sectors encompass a wide range of industries and include without limitation, the following:

- Power and Utilities - generation, transmission, trading and distribution of power,
- Oil and Gas - (a) petroleum and natural gas, including exploration and production, import terminals, liquefaction, regasification, storage terminals, transmission networks and distribution networks and (b) development of technology and production of renewable energy of fuels,
- Ferrous and non-ferrous metals, including mining, production and distribution,
- Transportation - (a) roads, including toll roads, rural roads, bridges, highways, road transport providers and other road-related services, (b) rail system, rail transport providers and other railway-related services, (c) ports, inland waterways, coastal shipping, including shipping lines, dredging and other port-related services, (d) aviation, including airports, airlines and other airport-related services and (e) distribution/logistics services,
- Telecom - telecommunication services, including radio paging, domestic satellite service, network of trunking, cable TV services, broadband network and internet services,
- Industrial and Commercial Infrastructure – (a) urban development including industrial parks, special economic zones, real estate development, water supply, irrigation, water treatment systems, sanitation and sewerage systems and solid waste management systems and (b) tourism including hotels, convention centers and entertainment centers,
- Rural Infrastructure – infrastructure related to agriculture, food distribution, irrigation and rural development and
- Others - (a) development, operation and maintenance of educational institutions and healthcare facilities, (b) technology-related infrastructure, (c) manufacturing of equipments, components and materials or any other utilities or facilities required by the infrastructure sector like energy saving devices and metering devices, etc., (d) environment related infrastructure, (e) capital goods/engineering equipment, (f) financial institutions including banks and housing finance companies (g) building materials and (h) any other types of utilities or facilities or services as may be determined by the Board of the Fund from time to time.

The above list is indicative and the Investment Manager may add such other sectors/ group of industries which broadly satisfy the category of being under Infrastructure Sector or are related to the Infrastructure growth, depending on the relevance of that sector to the investment objective of the scheme.

#### Investment philosophy

The scheme will invest in well-managed growth companies that are available at reasonable value. Companies would be identified through a systematic process of forecasting earnings based on a deep understanding of the industry growth potential and interaction with company management to access the company's core competencies to achieve long-term sustainable profit growth.

The Scheme is expected to deliver superior relative returns for investors looking for a focused aggressive portfolio of fundamentally good businesses. The guiding principles while managing the portfolio are summarized below:

- 1) Sustainable company profits drive long term share value Fund management would focus primarily on business fundamentals of the underlying company. The Equity Research process will endeavor to acquire a robust understanding of the dynamics of the underlying business. This would form the basis for forecasts on future profitability and sustainability of cash profit growth. Stock prices of companies that can sustain periods of high cash profit growth will outperform the markets over the long term.

Investors entering this scheme are therefore expected to have at least a one year time horizon.

- 2) Acquire stocks at reasonable value once good businesses are identified, stocks would be acquired when they are available at a reasonable value. Overall market corrections and stock price falls due to temporary factors that don't affect long-term profitability are an excellent opportunity to buy stocks cheap.

- 3) Monitor market interest to ensure consistent performance Systematically tracking over stock ownership and over researched sectors would help to reduce the risk of a sudden sell off. Stock prices react to event triggers that are constantly monitored to ensure that portfolio performance is more consistent.

#### ASSET ALLOCATION PATTERN OF THE SCHEME

##### IDFC-PEF (Plan A & B)

| Asset Class                           | Range of allocation (% of Net Assets) | Risk Profile   |
|---------------------------------------|---------------------------------------|----------------|
| Equities & Equity related instruments | 65 - 100                              | Medium to High |
| Debt & Money Market instruments       | 0 - 35                                | Low to Medium  |
| Securitized Debt instruments          | 0 - 35                                | Low to Medium  |

Investments in Derivatives - upto 50% of the net assets of the Scheme

Investments in Securities Lending - upto 35% of the net assets of the Scheme

Investments in Foreign debt instruments - up to 35% of the net assets of the Scheme

Investments in ADRs and GDRs issued by Companies in India / equity of listed overseas companies as permitted by SEBI regulations - upto 50% of the net assets of the scheme.

##### IDFC-IEF (Plan A & B)

| Asset Class                          | Range of allocation (% of Net Assets) | Risk Profile  |
|--------------------------------------|---------------------------------------|---------------|
| Equities & Equity related securities | 65 - 100                              | High          |
| Debt & Money Market instruments      | 0 - 35                                | Low to Medium |
| Securitized debt instruments         | 0 - 35                                | Low to Medium |

Investments in Derivatives - upto the limits permitted by SEBI Mutual Funds regulations from time to time

Investments in Securities Lending - upto 100% of the equity investments of the Scheme

Investments in Foreign debt instruments - up to 35% of the net assets of the Scheme

Investments in ADRs and GDRs issued by Companies in India / equity of listed overseas companies as permitted by SEBI regulations - upto 50% of the net assets of the scheme.

##### IDFC-CEF (Plan A & B)

| Asset Class                           | Range of allocation (% of Net Assets) | Risk Profile   |
|---------------------------------------|---------------------------------------|----------------|
| Equities & Equity related instruments | 65 - 100                              | Medium to High |
| Debt & Money Market instruments       | 0 - 35                                | Low to Medium  |
| Securitized debt instruments          | 0 - 35                                | Low to Medium  |

Investments in Derivatives - upto 50% of net assets of the scheme

Investments in Securities Lending - upto 35% of the net assets of the Scheme

Investments in Foreign debt instruments - up to 35% of the net assets of the Scheme

Investments in ADRs and GDRs issued by Companies in India / equity of listed overseas companies as permitted by SEBI regulations – upto 50% of the net assets of the scheme.

##### IDFC-AF

###### Under Normal circumstances:

| Asset Class  | Range of allocation (% of Net Assets) | Risk Profile   |
|--|---------------------------------------|----------------|
| Equities & Equity related instruments *  | 65 - 90                               | Medium to High |
| Derivatives *  | 65 - 90                               | Medium to High |
| Debt & Money Market instruments including the margin money deployed in derivative transactions | 10 - 35                               | Low            |

###### Under Defensive circumstances + :

| Asset Class  | Range of allocation (% of Net Assets) | Risk Profile   |
|--|---------------------------------------|----------------|
| Equities & Equity related instruments *  | 0 - 35                                | Medium to High |
| Derivatives *  | 0 - 35                                | Medium to High |
| Debt & Money Market instruments including the margin money deployed in derivative transactions | 65 - 100                              | Low            |

+ Defensive circumstances are when the arbitrage opportunities in the market are negligible, in view of the fund manager Investments in securitized debt can be made upto 35% of the portfolio. Investment in derivatives can be made upto 90% of the net assets of the scheme.

Investment in Securities Lending can be made upto 50% of net assets of scheme

Investments in Foreign debt instruments can be made upto 35% of the net assets of the Scheme

Investments in ADRs and GDRs issued by Companies in India, as permitted by SEBI regulations - upto 50% of the net assets of the scheme.

##### IDFC-APF

###### Under Normal circumstances:

| Asset Class  | Range of allocation (% of Net Assets) | Risk Profile   |
|--|---------------------------------------|----------------|
| Equities & Equity related instruments *  | 65 - 90                               | Medium to High |
| Derivatives *  | 65 - 100                              | Medium to High |
| Debt & Money Market instruments including the margin money deployed in derivative transactions | 0 - 35                                | Low            |

###### Under Defensive circumstances + :

| Asset Class  | Range of allocation (% of Net Assets) | Risk Profile   |
|--|---------------------------------------|----------------|
| Equities & Equity related instruments *  | 0 - 35                                | Medium to High |
| Derivatives *  | 0 - 35                                | Medium to High |
| Debt & Money Market instruments including the margin money deployed in derivative transactions | 65 - 100                              | Low            |

+ Defensive circumstances are when the arbitrage opportunities in the market are negligible, in view of the fund manager

Investments in securitized debt can be made upto 35% of the portfolio.

Investment in derivatives can be made 100% of the net assets of the scheme.

Investment in Securities Lending can be made upto 50% of net assets of scheme

Investments in Foreign debt instruments - up to 35% of the net assets of the Scheme

Investments in ADRs and GDRs issued by Companies in India, as permitted by SEBI regulations - upto 50% of the net assets of the scheme.

\*Equity allocation is measured as the Gross exposure to equities, equity related instruments and derivatives. The scheme will enter into equity positions to hedge the investments in derivatives. The derivative positions will be hedged against corresponding positions in either equity or derivative markets depending on the strategies involved and execution costs. On the total portfolio level there will be no short-

positions. Unhedged positions in the portfolio (investments in equity shares without corresponding exposure to equity derivative) shall not exceed 5%.

##### IDFC-SS(50-50)EF (Plan A & B)

| Asset Class   | Range of allocation (% of Net Assets) | Risk Profile  |
|---|---------------------------------------|---------------|
| Equities & Equity related securities of which: Investments in equity and equity related instruments of companies in a chosen sector (sector specific exposure) will be 50% of the total equity and equity related investments of the scheme & Investments in equity and equity related instruments of companies across capitalizations and across sectors (diversified exposure) will be the balance 50% of the total equity and equity related investments in the scheme | 65 - 100                              | High          |
| Debt & Money Market instruments   | 0 - 35                                | Low to Medium |
| Securitized debt instruments  | 0 - 35                                | Low to Medium |

Investments in Derivatives - upto 100% Investments in Securities Lending - upto 35% of the net assets of the Scheme

Investments in Foreign debt instruments - up to 35% of the net assets of the Scheme.

Investments in ADRs and GDRs issued by Companies in India / equity of listed overseas companies as permitted by SEBI

regulations - upto 50% of the net assets of the scheme.

##### IDFC-TA(ELSS)F

| Asset Class                          | Range of allocation (% of Net Assets) | Risk Profile  |
|--------------------------------------|---------------------------------------|---------------|
| Equities & Equity Related securities | 80 - 100                              | High          |
| Debt & Money Market instruments      | 0 - 20                                | Low to Medium |
| Securitized debt instruments         | 0 - 20                                | Low to Medium |

Investments in Securities Lending - upto 100% of the equity investments of the Scheme (as and when permitted under the applicable regulations).

Investments in ADRs and GDRs issued by Companies in India / equity of listed overseas companies as permitted by SEBI regulations - upto 100% of the net assets of the scheme (as and when permitted under the applicable regulations).

Investments in Derivatives - upto 50% (as and when permitted under the applicable regulations)

##### IDFC-IGGF

| Asset Class  | Range of allocation (% of Net Assets) | Risk Profile  |
|--|---------------------------------------|---------------|
| Equities & Equity related instruments comprising of the companies representing the constituents of the GDP | 65 - 100                              | High          |
| Debt & Money Market instruments  | 0 - 35                                | Low to Medium |

Investments in Derivatives - upto 50%

Investments in Securities Lending - upto 35% of the net assets of the Scheme

Investments in Foreign debt instruments - up to 35% of the net assets of the Scheme Investments in ADRs and GDRs issued by Companies in India, as permitted by SEBI regulations - upto 50% of the net assets of the scheme.

##### IDFC-SMEF

| Asset Class  | Range of allocation (% of Net Assets) | Risk Profile |
|--|---------------------------------------|--------------|
| Equities & Equity related instruments included in the CNX Midcap Index or Equity and Equity related instruments of companies | 65 - 100                              | High         |

which have a market capitalization lower than the highest components of CNX Midcap Index, of which Small Cap Stocks shall be:

15 - 50

Midcap Stocks shall be:

50 - 100

0 - 35

Equity & Equity related instruments of companies which have a market capitalization higher than the highest component of CNX Midcap Index (i.e. in Equity and Equity related instruments of companies with market capitalization above the defined Small-Mid cap stocks)

Debt and Money Market instruments (including Securitized Debt instruments)

0 - 35

Low to Medium

The market capitalization range of CNX Mid cap Index as on December 3, 2007

(Market Capital range is Rs. 1043 Crores to Rs. 33,002 Crores - Source Bloomberg)

Investments in Derivatives - upto the limits permitted by SEBI Mutual Funds regulations from time to time

Investments in Securities Lending - upto 100% of Equity investments in the scheme

Investments in Foreign debt instruments - up to 35% of the net assets of the Scheme

Investments in ADRs and GDRs issued by Companies in India / equity of listed overseas companies as permitted by SEBI regulations: upto 35% of the net assets of the scheme

##### IDFC-ASBF

| Asset Class  | Range of allocation (% of Net Assets) | Risk Profile  |
|--|---------------------------------------|---------------|
| Units of 100% debt oriented mutual fund schemes of various average maturities in the domestic and overseas* market | 85 - 100                              | Medium to Low |

Money Market Instruments and fixed deposits of scheduled commercial banks (including call & repo)

0 - 15

Low

##### IDFC-SSIF-IP (Plan A, B, C & F)

| Instruments      | Indicative Allocation (% if total assets) | Risk Profile  |
|------------------|---|---------------|
| Debt Instruments | 40 - 100                                  | Low to Medium |

Money Market Instruments

0 - 60

Low

Investment in Securitized Debt up to 50%.

Investment in Foreign Debt Instruments up to 50%.

##### IDFC-SSIF-ST (Plan A, B, C, D & F) \*

| Instruments                                       | Indicative Allocation (% if total assets) | Risk Profile  |
|---|---|---------------|
| Debt Instruments with maturity more than one year | 40 - 100                                  | Low to Medium |

Debt & Money Market Instruments with maturity less than one year

0 - 60

Low

Investment in Securitized Debt-up to 50%.

Investment in Foreign Debt Instruments-up to 50%

##### IDFC-SSIF-MT (Plan A, B & F)

| Instruments                                       | Indicative Allocation (% if total assets) | Risk Profile  |
|---|---|---------------|
| Debt Instruments with maturity more than one year | 0 - 75                                    | Low to Medium |

Debt & Money Market Instruments with maturity less than one year

25 - 100

Low

Investment in Securitized Debt up to 50%.

Investment in Foreign Debt Instruments up to 50%

##### IDFC-GSF-IP (Plan A & B), IDFC-GSF-ST (Plan A & B) & IDFC-GSF-PF (Plan A & B) \*

| Instruments                            | Indicative Allocation (% if total assets) | Risk Profile |
|--|---|--------------|
| Government Securities & Treasury Bills | 0 - 100                                   | Low          |

\* All plans of IDFC GSF-PF have the same portfolio

The Scheme may invest in repos / reverse repos in Government Securities and may invest in money at call and short notice or such alternatives as may be provided under applicable regulations for meeting liquidity requirements.

##### IDFC-DBF (Plan A & B)

| Instruments  | Indicative Allocation (% if total assets) | Risk Profile  |
|--|---|---------------|
| Money Market and Debentures with residual maturity of less than 1 year | 10 - 100                                  | Medium to Low |

Debt instruments with maturity more than 1 year

0 - 90

Low

Investment in Securitized Debt up to 50%.

Investment in Foreign Debt Instruments up to 50%.

##### IDFC-MMF-TP (Plans A, B, C, D & F) \* & IP (Plans A, B & F) \*

| Instruments   | Indicative Allocation (% if total assets) | Risk Profile  |
|---|---|---------------|
| Floating Rate debt instruments (including securitized debt instruments), money market Instruments and fixed rate debt instruments swapped for floating rate returns | 65 - 100                                  | Low to Medium |

Fixed rate debt instruments 0% to 35% instruments) (including securitized debt Medium and floating rate debt instruments swapped for fixed rate returns

0 - 35

Low to Medium

Investment in Securitized Debt up to 50%.

Investment in Foreign Debt Instruments up to 50%

\* All Plans of IDFC-MMF-TP have the same portfolio & all Plans of IDFC-MMF-IP have the same portfolio.

**IDFC-CF (Plan A, B & C)\***

| Instruments   | Indicative Allocation (% of total assets) | Risk Profile  |
|---|---|---------------|
| Money Market Instruments and debt instruments with maturity up to 91 days | 100 - 0                                   | Low to Medium |

Investment in Securitised Debt upto 50%

Investment in Foreign Debt Instruments upto 50%

\*All Plans of IDFC-CF have the same portfolio 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.

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.

**IDFC-USTF**

| Instruments                                      | Indicative Allocation (% of total assets) | Risk Profile  |
|--|---|---------------|
| Money Market Instruments                         | 0 - 100                                   | Low           |
| Debt Instruments with maturity upto 365 days     | 0 - 75                                    | Low to Medium |
| Debt Instruments with maturity between 1-5 years | 0 - 50                                    | Low to Medium |
| Securitised Instruments                          | 0 - 25                                    | Low to Medium |

Investments in Derivatives - Upto 50% of Net Assets of the scheme Investment in Securities lending (Stock lending) - Upto 35% of Net Assets of the scheme

Investment in Foreign Debt instruments - Upto 35% of Net Assets of the scheme

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.

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.

**IDFC-SAF**

| Instruments                                  | Indicative Allocation (% of total assets) | Risk Profile   |
|--|---|----------------|
| Money Market Instruments                     | 100 - 65                                  | Low            |
| Debt Instruments with maturity upto 365 days | 35 - 0                                    | Medium to High |
| Debt instruments between 1-3 years           | 10 - 0                                    | Medium to High |
| Securitised Instruments                      | 35 - 0                                    | Low to Medium  |

Investments in Derivatives - Upto 50% of Net Assets of the scheme

Investment in Securities lending (Stock lending) - Upto 35% of Net Assets of the scheme

Investment in Foreign Debt instruments - Upto 35% of Net Assets of the scheme

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.

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.

**IDFC-EF**

| Instruments                           | Indicative Allocation (% of total assets) | Risk Profile  |
|---------------------------------------|---|---------------|
| Equities & Equity related instruments | 65 - 100                                  | High          |
| Debt & Money Market instruments       | 0 - 35                                    | Low to Medium |
| Securitised debt instruments          | 0 - 35                                    | Low to Medium |

Investments in Derivatives - upto the limits permitted by SEBI Mutual Funds regulations from time to time.

Investments in Securities Lending - upto 100% of Equity investments in the Scheme.

Investments in Foreign debt instruments – up to 35% of the net assets of the Scheme

Investments in ADRs and GDRs issued by Companies in India / equity of listed overseas companies as permitted by SEBI regulations – upto 75% of the net assets of the scheme.

**IDFC-MIP :**

| Instruments   | Indicative Allocation (% of total assets) | Risk Profile  |
|---|---|---------------|
| Units of mutual funds investing in debt/liquid/income funds | 65 - 100                                  | High          |
| Units of mutual funds investing in equity funds             | 0 - 25                                    | High          |
| Money Market instruments                                    | 0 - 15                                    | Low to Medium |

**IDFC AA FoF: (CP, MP, AP)**

The asset allocation under the scheme will be as follows:

**Conservative AA Plan:**

| Instruments             | Indicative Allocation (% of total assets) | Risk Profile  |
|-------------------------|---|---------------|
| Equity Funds            | 10 - 15                                   | Low to Medium |
| Debt Funds              | 45 - 50                                   | Low to Medium |
| Liquid Fund             | 45 - 50                                   | Low to Medium |
| Alternate               | 0   | -             |
| Money market securities | 0-15                                      | Low           |

**Moderate AA Plan:**

|                         |         |                |
|-------------------------|---------|----------------|
| Equity Funds            | 25 - 30 | Medium         |
| Debt Funds              | 60 - 70 | Medium to High |
| Liquid Fund             | 0 - 5   | Low to medium  |
| Alternate               | 5 - 10  | Low to Medium  |
| Money market securities | 0 - 15  | Low            |

**Aggressive AA Plan :**

|                         |         |               |
|-------------------------|---------|---------------|
| Equity Funds            | 45 - 50 | High          |
| Liquid Fund             | 35 - 45 | Medium        |
| Money market funds      | 0 - 5   | Low to medium |
| Alternate               | 10 - 15 | Low to medium |
| Money market securities | 0 - 15  | Low           |

**Asset class explanation:**

- Equity Funds** - It will primarily consist of allocations to local equity funds/ ETFs/ Index funds. There can also be a small allocation (0-5% of net assets) to offshore emerging market equity funds, depending on the quantum of allocation to equity and the positioning of the fund. Within active local equity funds the allocation can be to large cap, diversified, thematic or mid cap strategies.
- Debt Funds** - It will consist of allocation to local debt funds with different maturity profile. The two key categories to which allocations will be made will be short maturity funds (0-5 year maturity) and long maturity funds.
- Liquid Funds** - It will consist of allocation to liquid funds.
- Alternate** - It will consist of allocations to offshore commodity equity funds as well as domestic Gold ETFs. Offshore commodity equity funds are funds that would invest in securities of companies that deal in commodities/commodities related activities.

Currently the scheme can invest in Gold ETF/ Equity ETF's only.

The scheme shall invest in equity ETF's upto 30% of the net assets and 50% of the net assets in Moderate AA Plan and Aggressive AA Plan respectively. Further, the scheme shall invest in gold ETF upto 10% and 15% of the net assets in Moderate AA Plan and Aggressive AA plan respectively. Under the Conservative AA Plan the scheme shall invest upto 15% of the net assets in Equity ETF's.

Investments in offshore funds i.e foreign securities, ADR's and GDR's shall be in compliance with the requirement of SEBI circular dated September 26, 2007.

**IDFC NF**

| Instruments  | Indicative Allocation (% of total assets) | Risk Profile |
|--|---|--------------|
| Securities (including derivatives) forming a part of the S&P CNX Nifty Index | 90 - 100                                  | High         |
| Debt & Money Market instruments  | 0 - 10                                    | Low - Medium |

The net assets of the scheme/Plan will be invested predominantly in stocks constituting the S&P CNX Nifty and / or in exchange traded derivatives on the S&P CNX Nifty. This would be done by investing in almost all the stocks comprising the S&P CNX Nifty Index in approximately the same weightage that they represent in the S&P CNX Nifty Index and / or investing in derivatives including futures contracts and options contracts on the S&P CNX Nifty Index. A small portion of the net assets will be invested in money market instruments permitted by SEBI / RBI including call money market or in alternative investment for the call money market as may be provided by the RBI, to meet the liquidity requirements of the scheme/plan and for meeting margin money requirement for Nifty futures and/or futures of stocks forming part of the Nifty Index. Further in case wherein the minimum lot size of the index scrip's is not available, then the scheme shall invest in debt and money market instruments. Further in case wherein the minimum lot size of the index scrip's is not available, then the scheme shall invest in debt and money market instruments.

Investments in Derivatives - upto 50% of the net assets of the scheme.

**IDFC IF**

| Instruments   | Indicative Allocation (% of total assets) | Risk Profile  |
|---|---|---------------|
| Equities & Equity related securities in companies engaged in infrastructural and infrastructural related activities | 80 - 100                                  | High          |
| Debt, & Money Market instruments  | 0 - 20                                    | Low to Medium |

Investment in derivatives shall be purpose of hedging and portfolio balancing only. Investments in derivatives - upto 50% of the net assets of the scheme.

The total exposure to equity, debt and derivative positions on a gross basis will not exceed 100% of the net assets of the scheme.

Investment in Securitised debt - Nil

Investments in Securities Lending - upto 35% of the net assets of the Scheme

Investments in ADRs and GDRs issued by Companies in India and foreign securities as permitted by SEBI regulations - upto 50% of the net assets of the scheme.

Investments in foreign securities shall be in compliance with the requirement of SEBI circular dated September 26, 2007

**RISK MANAGEMENT STRATEGIES**

**\*Mutual Fund units involve investment risks including the possible loss of principal. Please read the respective Scheme Information Document (SID) carefully for details on risk factors before investment.**

Risk profile for Equity Schemes i.e. IDFC Classic Equity Fund, IDFC Imperial Equity Fund, IDFC Premier Equity Fund, IDFC Equity Fund, IDFC Arbitrage Fund, IDFC Arbitrage Plus Fund, IDFC Strategic Sector (50-50) Equity Fund, IDFC Tax Advantage (ELSS) Fund, IDFC Small and Midcap Equity Fund, IDFC India GDP Growth Fund and IDFC Nifty Fund.

Scheme Specific Risk Factors are briefly summarized below: The scheme proposed to invest in equity and equity related instruments. Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities' purchases due to settlement problems could cause the Scheme to miss certain investment opportunities.

In addition to the above risk factors IDFC Small and Midcap Equity Fund have additional risk factors as below:

The scheme would predominantly invest in Equity and Equity related instruments pertaining to Small and Mid cap companies in line with the Investment objective of the scheme. Investing in such companies may involve more risks than investing in large cap companies on account of higher market volatility and market fluctuations, it may also accordingly affect returns of the investors. Historically, the small and mid cap stocks have experienced lower liquidity than large cap stocks, hence the liquidity risks are also expected to be relatively higher. Thus, investing in the defined portfolio may involve greater risk as compared to investing in more liquid stocks forming part of instruments with large capitalization.

IDFC Arbitrage Fund and IDFC Arbitrage Plus Fund have additional risk factors as below:

- The success of the Scheme's investment activities will depend on the fund manager's ability to identify overvalued and undervalued investment opportunities and to exploit price discrepancies in the capital markets. Identification and exploitation of the strategies to be pursued by the Fund manager involve uncertainty. No assurance can be given that the Fund Manager will be able to locate investment opportunities or to correctly exploit price discrepancies in the capital markets. A reduction in the pricing inefficiency of the markets in which the Scheme will seek to invest will reduce the scope for the Fund Manager's investment strategies. In the event that the perceived mispricings underlying the Scheme's positions were to fail to converge toward, or were to diverge further from, relationships expected by the Fund Manager, the Scheme may incur a loss. The Fund Manager's investment strategies may result in high portfolio turnover and, consequently, high transactions costs.

- The Fund Manager will employ certain strategies that depend upon the reliability and accuracy of the Fund Manager's analytical models. To the extent such models (or the assumptions underlying them) do not prove to be correct, the Scheme may not perform as anticipated, which could result in substantial losses.

**Risk Factors for derivatives**

- Credit Risk:** The credit risk is the risk that the counter party will default obligations and is generally negligible, as there is no exchange of principal amounts in a derivative transaction (especially in case of debt derivatives).
- Market risk:** Derivatives carry the risk of adverse changes in the market price.
- Illiquidity risk:** The risk that a derivative cannot be sold or purchased quickly enough at a fair price, due to lack of liquidity in the market.
- The risk is to the extent that returns are limited for the investor in case of extreme movement in call rates (applicable to debt derivatives)
- The fund pays the daily compounded rate. In practice however there can be a difference in the actual rate at which money is lent in the call market and the benchmark, which appears and is used (applicable to debt derivatives)

It may be mentioned here that the guidelines issued by the Reserve Bank of India from time to time for forward rate agreements and interest rate swaps and other derivative products would be adhered to.

Risk profile for Debt/Income/Liquid/Fund of fund/Dedicated Gilt Schemes i.e. IDFC Super Saver Income Fund, IDFC Dynamic Bond Fund, IDFC Money Manager Fund, IDFC All Seasons Bond Fund, IDFC Government Securities Fund, IDFC Cash Fund, IDFC Ultra Short Term Fund and IDFC Savings Advantage Fund

- Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

- Credit Risk:** In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent. Different types of securities in which the scheme would invest as given in the offer document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds which are AA rated.

- Basis Risk (Interest - rate movement):** During the life of a floating rate security or a swap, the underlying benchmark index may become less active and may not capture the actual movement in interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.

- Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However, depending upon the market conditions, the spreads may move adversely or favourably leading to fluctuation in the NAV.

- Liquidity Risk:** Due to the evolving nature of the floating rate market, there may be an increased risk of liquidity risk in the portfolio from time to time.

- Other Risk:** In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments.

**RISK MANAGEMENT STRATEGIES**

The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in thematic equity funds. The risk control process involves identifying & measuring the risk through various risk measurement tools.

The Fund has identified following risks and designed risk management strategies, which are embedded in the investment process to manage such risks.

| Risk & Description specific to Equities | Risk mitigants / management strategy |
|---|--------------------------------------|
|---|--------------------------------------|

**Equity Schemes :**

|   |   |
|---|---|
| <b>Quality risk :</b> Risk of investing in stocks with poor performance | Portfolio carefully selected to only include high quality stocks  |
| <b>Market risk :</b> Risk of adverse price movement in portfolio        | Equity as an asset class tends to be volatile in the short term. The fund being a thematic fund is likely to have a higher volatility as compared to a diversified fund. The investors will be appraised of the same. |

**Concentration risk :** Risk of undue concentration in a single stock

The fund manager will have appropriate risk management policies to ensure that the portfolio is not unduly concentrated

**Liquidity risk :** Risk of liquidity impact of entering/ exiting the underlying stocks in the portfolio

The fund manager will give due care to the liquidity of the stocks while deciding its allocation to the portfolio

**Liquid Schemes :**

|  |  |
|--|--|
| <b>Quality risk :</b> Risk of investing in unsustainable / weak companies  | Stringent credit evaluation process to ensure high quality portfolio   |
| <b>Reinvestment risk :</b> Risk of changes in interest rates impacting the fund as existing securities mature or on fresh inflows / outflows into the fund | Close tracking of different maturity buckets. Investors have to bear a certain amount of interest rate risk as it is the inherent nature of the fund |
| <b>Concentration risk :</b> Risk of concentration in the portfolio   | Create a well-distributed portfolio with defined issuer limits   |
| <b>Liquidity risk :</b> High impact costs at the time of buying or selling.  | Create a high quality portfolio with liquid securities which have low impact cost on buying/selling  |

**Income / Debt Schemes :**

|   |  |
|---|--|
| <b>Quality risk :</b> Risk of investing in unsustainable / weak companies   | Stringent credit evaluation process to ensure high quality portfolio   |
| <b>Market/ Interest rate risk :</b> Risk of bonds prices falling as compared to their purchase prices as a result of rise in interest rates | To the extent of the scheme's allocation to 'mark-to-market' securities investors will be exposed to market risk |

|  |   |
|--|---|
| <b>Concentration risk :</b> Risk of concentration in the portfolio   | Create a well-distributed portfolio with defined issuer limits  |
| <b>Basis risk :</b> Movement in yields in the MTM bonds held by the schemes may be different from overall change in interest rates | Create a high quality portfolio with liquid securities that minimize basis risk                       |
| <b>Liquidity risk :</b> High impact costs at the time of buying or selling.  | Create a high quality portfolio with liquid securities which have low impact cost on buying / selling |

**Fund of Funds Schemes :**

|  |   |
|--|---|
| <b>Quality risk :</b> Risk of investing in fund with poor performance                      | Fund universe carefully selected to only include high quality schemes   |
| <b>Liquidity risk :</b> Risk of liquidity impact of entering/ exiting the underlying funds | Scheme will ensure that the investment made by the scheme underlying funds are not material to the overall AUM of the underlying scheme   |
| <b>Concentration risk :</b>  | Invest in multiple funds with varying investment style and allocation to different segment of the equity and debt markets   |
| <b>Volatility:</b> Price volatility due to volatility in the equity and debt markets       | Control the asset allocation of the scheme to manage volatility. The scheme can go underweight or overweight equity relative to debt based on the expected volatility in the 2 asset classes. |

\*In case of IDFC-SS(50-50)EF : "Standard & Poor's ("S&P") is a division of The McGraw-Hill Companies, Inc., a New York corporation. Among other things, S&P is engaged in the business of developing, constructing, compiling, computing and maintaining various equity indices that are recognized worldwide as benchmarks for U.S. stock market performance. "Standard & Poor's®" and "S&P®" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by India Index Services & Products Limited in connection with the S&P CNX Nifty Index. IISL may further license the S&P trademarks to third parties, and has sublicensed such marks to IDFC AMC Ltd. in connection with the S&P CNX Nifty Index and IDFC Strategic Sector (50-50) Equity Fund. The S&P CNX Nifty Index is not compiled, calculated or distributed by Standard &

Poor's and Standard & Poor's makes no representation regarding the advisability of investing in products that utilize S&P CNX Nifty Index as a component thereof, including IDFC Strategic Sector (50-50) Equity Fund."

"The Products(s) (IDFC Strategic Sector (50-50) Equity Fund) is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL") or Standard & Poor's, a division of The McGraw-Hill Companies, Inc. ("S&P"). Neither IISL nor S&P makes any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the S&P CNX Nifty Index to track general stock market performance in India. The relationship of S&P and IISL to IDFC AMC Ltd. is only in respect of the licensing of certain trademarks and trade names of their Index which is determined, composed and calculated by IISL without regard to the IDFC AMC Ltd. or the Product(s). Neither S&P nor IISL has any obligation to take the needs of the IDFC AMC Ltd. or the owners of the Product(s) into consideration in determining, composing or calculating the S&P CNX Nifty Index. Neither S&P nor IISL is responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. Neither IISL nor S&P has any obligation or liability in connection with the administration, marketing or trading of the Product(s)."

"S&P and IISL do not guarantee the accuracy and/or the completeness of the S&P CNX Nifty Index or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. Neither S&P nor IISL makes any warranty, express or implied, as to results to be obtained by IDFC AMC Ltd., owners of the product(s), or any other person or entity from the use of the S&P CNX Nifty Index or any data included therein. IISL and S&P make no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, IISL and S&P expressly disclaim any and all liability for any damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages."

The scheme would predominantly invest in Equity and Equity related instruments pertaining to Small and Mid cap companies in line with the investment objective of the scheme. Investing in such companies may involve more risks than investing in large cap companies on account of higher market volatility and market fluctuations, it may also accordingly affect returns of the investors. Historically, the small and mid cap stocks have experienced lower liquidity than large cap stocks, hence the liquidity risks are also expected to be relatively higher. Thus, investing in the defined portfolio may involve greater risk as compared to investing in more liquid stocks forming part of instruments with large capitalization.

"The IDFC Small & Midcap Equity Fund ("Product") is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL makes no representation or warranty, express or implied to the owners of the product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the CNX Midcap Index (name of the index) to track general stock market performance in India. The relationship of IISL to the IDFC Asset Management Company Limited (name of third party licensee) is in respect of the using of the trademark and trade name of CNX Midcap Index (name of the index) which is determined, composed and calculated by IISL without regard to the IDFC Asset Management Company Limited (name of third party licensee) or the product. IISL has no obligation to take the needs of IDFC Asset Management Company Ltd. or the owners of the Product into consideration in determining, composing or calculating the CNX Midcap Index (name of the index). IISL is not responsible for nor has participated in the determination of the timing of, prices at, or quantities of the Product to be issued or in the determination or calculation of the equation by which the Product is to be converted into cash. IISL has no obligation or liability in connection with the administration, marketing or trading of the Product." "IISL does not guarantee the accuracy and / or the completeness of the CNX Midcap Index (name of the index) or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. IISL makes no warranty, express or implied, as to the results to be obtained by the IDFC Asset Management Company Ltd. (name of third party licensee), owners of the product, or any other persons or entities from the use of CNX Midcap Index (name of the index) or any data included therein. IISL makes no express or implied warranties and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the CNX Midcap Index (name of the Index) or any data included therein. Without limiting any of the foregoing, in no event shall IISL have any liability for any special, punitive, indirect or consequential damages (including lost profits), even if notified of the possibility of such damages."

#### PLANS / OPTIONS

| Name of the Scheme                             | Plans               | Sub plans           | Options*  |
|--|---------------------|---------------------|---|
| IDFC-PEF, IDFC-CEF, IDFC-IEF, IDFC-SS(50-50)EF |                     | Plan A & B          | Growth and Dividend option with payout, and reinvestment facility under the dividend option.            |
| IDFC-SMEF                                      |                     | Plan A              | Growth and Dividend option with payout, and reinvestment facility under the dividend option.            |
| IDFC-USTF, IDFC-IGGF & IDFC-TA(ELSS)F          |                     |                     | Growth and Dividend option with payout and reinvestment facility under the dividend option.             |
| IDFC-AF  |                     | Plan A & B          | Growth, Dividend & Sweep Options.   |
| IDFC-APF                                       |                     | Plan A & B          | Growth, Dividend & Sweep Options.   |
| IDFC-SSIF                                      | Investment Plan     | Plan A, B, C & F    | Growth, Dividend Options, Reinvestment & Sweep Facility is available under the Dividend option.         |
| IDFC-SSIF                                      | Medium Term Plan    | Plan A, B, C & F    | Growth, Dividend Options, Reinvestment & Sweep Facility is available under the Dividend option.         |
| IDFC-SSIF                                      | Short Term Plan     | Plan A, B, C, D & F | Growth, Dividend Options, Payout, Reinvestment & Sweep Facility is available under the Dividend option. |
| IDFC-GSF                                       | Investment Plan     | Plan A & B          | Growth, Dividend Options, Reinvestment & Sweep Facility is available under the Dividend option.         |
| IDFC-GSF                                       | Short Term Plan     | Plan A & B          | Growth, Dividend Options, Reinvestment & Sweep Facility is available under the Dividend option.         |
| IDFC-GSF                                       | Provident Fund Plan | Plan A & B          | Growth, Dividend & Sweep Options.   |
| IDFC-DBF                                       |                     | Plan A & B          | Growth, Dividend Options, Reinvestment & Sweep Facility is available under the Dividend option.         |
| IDFC-CF  |                     | Plan A, B & C       | Growth, Dividend Options, Reinvestment & Sweep Facility is available under the Dividend option.         |
| IDFC-MMF                                       | Investment Plan     | Plan A, B & F       | Growth, Dividend Options, Payout, Reinvestment & Sweep Facility is available under the Dividend option. |
| IDFC-MMF                                       | Treasury Plan       | Plan A, B, C, D & F | Growth, Dividend Options, Payout, Reinvestment & Sweep Facility is available under the Dividend option. |
| IDFC-ASBF                                      |                     | Plan A              | Growth, Dividend & Sweep Options.   |
| IDFC-SAF                                       |                     | Plan A, D & F       | Growth, Dividend Options, Reinvestment & Sweep Facility is available under the dividend option.         |
| IDFC-EF  |                     | Plan A & B          | Growth, Dividend Options & Reinvestment Facility is available under the dividend option.                |
| IDFC-MIP                                       |                     |                     | Growth & Dividend Option  |
| IDFC AA FoF: (CP, MP, AP) & IDFC-NF            |                     |                     | Dividend & Growth   |
| IDFC-IF  |                     | Nil                 | Dividend & Growth. Reinvestment facility is also available under the dividend option                    |

\* Plan A shall be a default plan and Growth Option shall be a default sub option & dividend re-investment shall be the default sub Option for all Schemes.

#### APPLICABLE NAV FOR PURCHASES / SUBSCRIPTION (including switch in)

Liquid schemes - IDFC Cash Fund (all plans)

- In respect of valid application received upto 2.00 p.m on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase a per the application are credited to the bank account of the respective Liquid Scheme/Plans before the cut-off time i.e available for utilization before the cut-off time- the closing NAV of the day immediately preceding the day of receipt of application shall be applicable.
- In respect of valid application received after 2.00 p.m on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase a per the application are credited to the bank account of the respective Liquid Scheme/Plans on the same day i.e available for utilization on the same day- the closing NAV of the day immediately preceding the next business day shall be applicable and
- Irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription/purchase as per the application are not credited to the bank account of the respective Liquid Scheme/Plans before the cut-off time i.e not available before the cut-off time- the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.

#### Additional Provision for Switch-in to Liquid Scheme/Plans from other Schemes of IDFC Mutual fund:

- Application for switch-in is received before the applicable cut-off time. (2.00 p.m)
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in liquid schemes before the cut-off time. (2.00 p.m)
- The funds are available for utilization before the cut-off time, (2.00 p.m) by the respective switch-in schemes.

**Non liquid schemes (Other than Liquid Schemes/Plans) i.e. IDFC Money Manager Fund - Treasury Plan, IDFC Money Manager Fund-Investment Plan, IDFC Savings Advantage Fund, IDFC Super Saver Income Fund - Short Term Plan, IDFC Super Saver Income Fund - Medium Term Plan, IDFC Super Saver Income Fund - Investment Plan, IDFC Ultra Short Term Fund, IDFC Dynamic Bond Fund, IDFC Government Securities Fund - Investment Plan, IDFC Government Securities Fund - Short Term Plan IDFC Government Securities Fund - Provident Fund Plan & IDFC Infrastructure Fund (IDFC IF)**

#### For amount less than Rs 1 crore:

- In respect of valid applications received upto 3.00 p.m on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the official point(s) of acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable.
- In respect of valid applications received after 3.00 p.m on a Business day by the Fund along with a local cheque or a demand draft payable at par at the official point(s) of acceptance where the application is received, the closing NAV of the next Business day shall be applicable.
- However, in respect of valid applications, with outstation cheques/demand drafts not payable at par at the official point(s) of acceptance where the application is received, closing NAV of the day on which cheque/demand draft is credited shall be applicable.

#### For amount of Rs 1 crore and above:

- In respect of valid application received for an amount equal to or more than Rs. 1 crore upto 3.00 p.m on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Scheme before the cut-off time i.e available for utilization before the cut-off time - the closing NAV of the day shall be applicable
- In respect of valid application received for an amount equal to or more than Rs. 1 crore after 3.00 p.m on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Scheme before the cut-off time of the next Business Day i.e available for utilization before the cut-off time of the next Business Day- the closing NAV of the next Business Day shall be applicable
- Irrespective of the time of receipt of application for an amount equal to or more than Rs. 1 crore at the official point(s) of acceptance, where funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Scheme before the cut-off time on any subsequent Business Day - i.e available for utilization before the cut-off time on any subsequent Business Day the closing NAV of such subsequent Business Day shall be applicable.

For Switch-in of Rs. 1 crore and above to Income/Debt Oriented Schemes/Plans (other than Liquid/Debt Oriented Schemes/Plans) from other Schemes of IDFC Mutual Fund:

- Application for Switch-in received before the applicable cut-off time.
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in Income/Debt Oriented Schemes/plans before the cut-off time.
- The funds are available for utilization before the cut-off time, by respective switch-in Income/Debt Oriented Schemes/plans.

#### Other schemes (Fund of Fund & other equity schemes)

- In respect of valid applications received upto 3.00 p.m on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the official point(s) of acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable.
- In respect of valid applications received after 3.00 p.m on a Business day by the Fund along with a local cheque or a demand draft payable at par at the official point(s) of acceptance where the application is received, the closing NAV of the next Business day shall be applicable.
- However, in respect of valid applications, with outstation cheques/demand drafts not payable at par at the official point(s) of acceptance where the application is received, closing NAV of the day on which cheque/demand draft is credited shall be applicable.

#### APPLICABLE NAV (for Sales/ Redemption Switch-out)

IDFC-CF : Applicable NAV for redemptions including switch-outs

Where the application is received up to 3:00 pm - the closing NAV of the day Immediately preceding the next business day after the day of application.

Where the application is received after 3:00 pm - the closing NAV of the next business day after the day of application.

The Mutual Fund shall under normal circumstances, endeavour to despatch the redemption proceeds within one business day (T+1) from the date of acceptance of redemption request at the official points of acceptance of transactions but as per Regulations under no circumstances, later than ten business days from the date of acceptance of the request.

For other schemes - Applicable NAV for redemptions including switch-outs

Where the application received is up to 3:00 pm closing NAV of the day of application shall be applicable. An application received after 3:00 pm closing NAV of the next business day after the day of application shall be applicable.

#### MINIMUM APPLICATION

| Scheme Name / Plan Name  | Sub Plan Name | Minimum application Amount | Minimum SIP amount                           |
|--------------------------|---------------|----------------------------|--|
| IDFC-PEF                 | Plan A & B    | Rs. 25,000                 | Rs 2,000 (Maximum SIP amount is Rs. 10 lac.) |
| IDFC-CEF                 | Plan A & B    | Rs. 5,000                  | Rs. 1,000                                    |
| IDFC-IEF                 | Plan A & B    | Rs. 5,000                  | Rs. 1,000                                    |
| IDFC-SS(50-50)EF         | Plan A & B    | Rs. 5,000                  | Rs. 1,000                                    |
| IDFC-TA(ELSS)F           | -             | Rs. 500                    | Rs. 500                                      |
| IDFC-AF                  | Plan A        | Rs. 5,000                  | -  |
|                          | Plan B        | Rs. 25,00,000              | -  |
| IDFC-APF                 | Plan A        | Rs. 10,000                 | -  |
|                          | Plan B        | Rs. 25,00,000              | -  |
| IDFC-IGGF                | -             | Rs. 5,000                  | Rs. 2,000                                    |
| IDFC-SSIF-IP             | Plan A        | Rs. 5,000                  | Rs. 1,000                                    |
|                          | Plan B        | Rs. 25,00,000              | -  |
|                          | Plan C        | Rs. 5,00,00,000            | -  |
|                          | Plan F        | Rs. 5,000                  | -  |
| IDFC-SSIF-MT             | Plan A        | Rs. 5,000                  | Rs. 1,000                                    |
|                          | Plan B        | Rs. 25,00,000              | -  |
|                          | Plan F        | Rs. 5,000                  | -  |
| IDFC-SSIF-ST             | Plan A        | Rs. 5,000                  | Rs. 1,000                                    |
|                          | Plan B        | Rs. 25,00,000              | -  |
|                          | Plan C        | Rs. 5,00,00,000            | -  |
|                          | Plan D        | Rs. 5,000                  | -  |
|                          | Plan F        | Rs. 5,000                  | -  |
| IDFC-GSF-IP              | Plan A        | Rs. 5,000                  | Rs. 1,000                                    |
|                          | Plan B        | Rs. 25,00,000              | -  |
| IDFC-GSF-ST              | Plan A        | Rs. 5,000                  | Rs. 1,000                                    |
|                          | Plan B        | Rs. 25,00,000              | -  |
| IDFC-GSF-PF              | Plan A        | Rs. 5,000                  | Rs. 1,000                                    |
|                          | Plan B        | Rs. 25,00,000              | -  |
| IDFC-DBF                 | Plan A        | Rs. 5,000                  | Rs. 1,000                                    |
|                          | Plan B        | Rs. 25,00,000              | -  |
| IDFC-CF                  | Plan A        | Rs. 5,000                  | Nil  |
|                          | Plan B        | Rs. 1,00,00,000            | -  |
|                          | Plan C        | Rs. 5,00,00,000            | -  |
| IDFC-USTF                | -             | Rs. 5,000                  | Re. 1,000                                    |
| IDFC-SMEF                | -             | Rs. 5,000                  | Rs. 1,000                                    |
| IDFC-SAF                 | Plan A        | Rs. 5,000                  | Rs. 1,000                                    |
|                          | Plan B        | Rs. 10,000                 | -  |
|                          | Plan F        | Rs. 500                    | -  |
| IDFC-MMF-IP              | Plan A        | Rs. 5,000                  | Rs. 1,000                                    |
|                          | Plan B        | Rs. 1,00,00,000            | -  |
|                          | Plan F        | Rs. 5,000                  | -  |
| IDFC-MMF-TP              | Plan A        | Rs. 5,000                  | Rs. 1,000                                    |
|                          | Plan B        | Rs. 1,00,00,000            | -  |
|                          | Plan C        | Rs. 5,00,00,000            | -  |
|                          | Plan D        | Rs. 25,000                 | -  |
|                          | Plan F        | Rs. 5,000                  | -  |
| IDFC-ASBF                | Plan A        | Rs. 5,000                  | Rs. 1,000                                    |
| IDFC-EF                  | Plan A & B    | Rs. 5,000                  | Rs. 1,000                                    |
| IDFC-AA FoF (CP, MP, AP) | -             | Rs. 5,000                  | Rs. 1,000                                    |
| IDFC-NF                  | -             | Rs. 500                    | Rs. 500                                      |
| IDFC-IF                  | -             | Rs. 5,000                  | Rs. 1,000                                    |

#### DESPATCH OF REPURCHASE (redemption) REQUEST

Within 10 business days of the receipt of the redemption request at the official points of acceptance of transaction of the Registrar and AMC.

The Fund shall under normal circumstances, endeavour to dispatch the redemption proceeds on the same day or within 1 business day (T+1) for IDFC-USTF and IDFC-SAF, within 2 business days (T+2) in case of IDFC-ASBF and in case of IDFC-CEF, IDFC-PEF, IDFC-IEF, IDFC-APF, IDFC-SS(50-50)EF, IDFC-TA(ELSS)F, IDFC-IGGF, IDFC-SMEF, IDFC-AF and IDFC-EF within 3 business days from the date of acceptance of redemption request at the official points of acceptance of transactions but as per Regulation under no circumstances, later than 10 business day from the date of acceptance of the request.

#### BENCHMARK INDEX

| Name of Scheme                                  | Name of Benchmark                 |
|---|-----------------------------------|
| IDFC-SSIF-IP, IDFC-DBF, IDFC-ASBF               | CRISIL Composite Bond Fund Index  |
| IDFC-SSIF-MT, ST                                | CRISIL Short Term Bond Fund Index |
| IDFC-CF, IDFC-USTF, IDFC-SAF, IDFC-AF, IDFC-APF | CRISIL Liquid Fund Index          |
| IDFC-GSF-IP, ST, PF                             | I-Sec Composite Index             |
| IDFC-MMF-IP, TP                                 | NSE MIBOR                         |
| IDFC-CEF, IDFC-TA(ELSS)F, IDFC-IF               | BSE 200 Index                     |
| IDFC-SS(50-50)EF & IDFC-IEF                     | S&P CNX Nifty                     |
| IDFC-IGGF & IDFC-PEF                            | BSE 500                           |
| IDFC-EF   | S&P Nifty Index                   |
| IDFC-SMEF                                       | CNX Midcap Index                  |
| IDFC-MIP & IDFC AA FoF (CP, MP, AP)             | CRISIL MIP Blended Index          |
| IDFC-NF   | S&P CNX Nifty Index               |

#### DIVIDEND POLICY

(The AMC reserves the right to change the periodicity. The exact record date would be communicated to the Registrar.)

IDFC-PEF (Plan A & B), IDFC-IEF (Plan A & B), IDFC-AF, IDFC-APF, IDFC-SS(50-50)EF (Plan A & B) & IDFC-EF (Plan A & B) : Dividends, if declared, will be paid out of net surplus of the Scheme / Plan to those unit holders whose names appear in the register of unit holders on the record date. Unit holders are entitled to receive dividend within thirty calendar days of the date of declaration of the dividend. However, the Mutual Fund will endeavour to make dividend payments sooner to unit holders. There is no assurance or guarantee to unit holders as to the rate that dividends will be regularly of dividend distribution nor paid.

IDFC-CEF (Plan A & B): Dividends, if declared, will be paid out of the net surplus of the Scheme / Plan to those unit holders whose names appear in the register of unit holders on the record date. The investors may obtain information on the exact record date from the office of the Mutual Fund/ the Registrar. Unit holders are entitled to receive dividend within thirty calendar days of the date of declaration of the dividend. However, the Mutual Fund will endeavour to make dividend payments sooner to unit holders. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor that dividends will be regularly paid, though it is the intention of the Mutual Fund to make regular dividend distributions under the respective investment option.

IDFC-TA(ELSS)F, IDFC-IGGF & IDFC-SMEF: Dividend declaration and distribution shall be in accordance with SEBI Regulations as applicable from time to time. The AMC reserves the right to declared dividend from time to time, depending on availability of distributable surplus.

IDFC-SSIF-IP (Plan A, B & C): Quarterly Half yearly, Annually  
 IDFC-SSIF-ST (Plan A, B, C, D & E): Monthly, Fortnightly  
 IDFC-SSIF-MT (Plan A, B): Bimonthly, Monthly, Fortnightly & Daily  
 IDFC-DBF (Plan A, B): Quarterly, Annually  
 IDFC-CF (Plan A, B & C): Daily, Weekly with compulsory re-investment, Periodic (in Plan B only) and Monthly (in Plan C only)  
 IDFC-MMF-IP (Plan A, B & C): Daily & Weekly (with reinvest facility in both plan A & plan B), Monthly, Quarterly & Annual.  
 IDFC-MMF-TP (Plan A, B, C, D & E): Daily & Weekly with Compulsory reinvestment & Monthly  
 IDFC-USTF : Daily, Weekly and Monthly  
 IDFC-SAF : Daily & Weekly (with Compulsory re-investment) Monthly  
 IDFC-GSF-IP (Plan A, B): Quarterly / Half yearly / Yearly  
 IDFC-GSF-ST (Plan A, B): Quarterly / Monthly  
 IDFC-GSF-PF (Plan A, B) : Quarterly / Yearly  
 IDFC-ASBF : Quarterly, Half Yearly & Annual

IDFC-MIP : The Fund will endeavour to declare dividends on a monthly basis, subject to availability of distributable surplus. Dividend declaration and distribution shall be in accordance with SEBI Regulations as applicable from time to time. The AMC reserves the right to declared dividend from time to time, depending on availability of distributable surplus.

IDFC AA FoF (CP, MP, AP) & IDFC-NF : Dividend declaration and distribution shall be in accordance with SEBI Regulations as applicable from time to time. The AMC reserves the right to declared dividend from time to time, depending on availability of distributable surplus.

IDFC-IF : Dividend declaration and distribution shall be in accordance with SEBI Regulations as applicable from time to time. The AMC reserves the right to declared dividend from time to time, depending on availability of distributable surplus.

**NAME OF THE FUND MANAGER**

| Name of Scheme  | Name of Fund Manager                       |
|---|--|
| IDFC-AA FoF-AP, MP, CP & IDFC MIP   | Mr. Suyash Choudhary & Mr. Kenneth Andrade |
| IDFC-AF & IDFC-APF  | Mr. Kenneth Andrade & Mr. Suyash Choudhary |
| IDFC-SMEF, IDFC-EF, IDFC-PEF & IDFC-SS(50-50) EF, IDFC-IF                           | Mr. Kenneth Andrade                        |
| IDFC-SSIF-IP, IDFC-DBF, IDFC-GSF-IP, IDFC-GSF-PF, IDFC-GSF-STP & IDFC-ASBF          | Mr. Suyash Choudhary                       |
| IDFC-TA (ELSS) F, IDFC-IGDP-GF  | Mr. Neelotpal Sahai                        |
| IDFC-CEF, IDFC-NF & IDFC-IEF  | Mr. Tridib Pathak                          |
| IDFC-SSIF-MT, IDFC-SSIF-ST, IDFC-CF, IDFC-USTF, IDFC-SAF, IDFC-MMF-TP & IDFC-MMF-IP | Mr. Anupam Joshi                           |

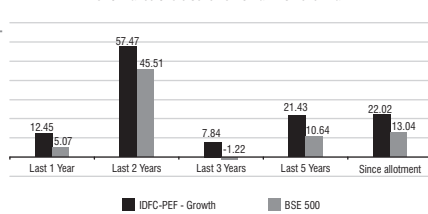
**IDFC PREMIER EQUITY FUND (IDFC-PEF)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 12.45            | 5.07                |
| Last 2 years                  | 57.47            | 45.51               |
| Last 3 years                  | 7.84             | -1.22               |
| Last 5 years                  | 21.43            | 10.64               |
| Since allotment (28-09-2005)  | 22.02            | 13.04               |

Benchmark - BSE 500 Index (BSE500). Past performance may or may not be substantiated in future.

Performance of the scheme vis - a - vis Benchmark.



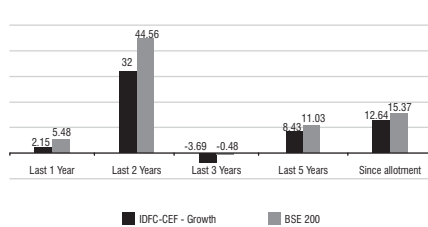
**IDFC CLASSIC EQUITY FUND (IDFC-CEF)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 2.15             | 5.48                |
| Last 2 years                  | 32               | 44.56               |
| Last 3 years                  | -3.69            | -0.48               |
| Last 5 years                  | 8.43             | 11.03               |
| Since allotment (9-08-2005)   | 12.64            | 15.37               |

Benchmark - BSE 200 Index (BSE200). Past performance may or may not be substantiated in future.

Performance of the scheme vis - a - vis Benchmark.



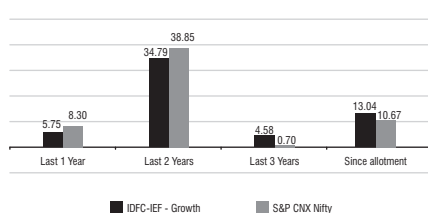
**IDFC IMPERIAL EQUITY FUND (IDFC-IEF)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 5.75             | 8.30                |
| Last 2 years                  | 34.79            | 38.85               |
| Last 3 years                  | 4.58             | 0.70                |
| Since allotment (16-3-2006)   | 13.04            | 10.67               |

Benchmark - S&P CNX Nifty. Past performance may or may not be substantiated in future.

Performance of the scheme vis - a - vis Benchmark.



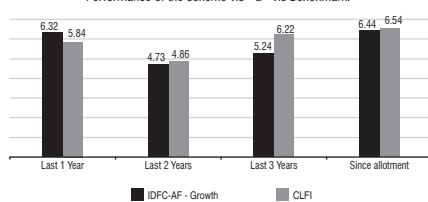
**IDFC ARBITRAGE FUND (IDFC-AF)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 6.32             | 5.84                |
| Last 2 years                  | 4.73             | 4.86                |
| Last 3 years                  | 5.24             | 6.22                |
| Since allotment (21-12-2006)  | 6.44             | 6.54                |

Benchmark - Crisil Liquid Fund Index(CLFI). Past performance may or may not be substantiated in future.

Performance of the scheme vis - a - vis Benchmark.



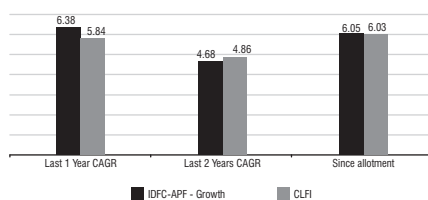
**IDFC ARBITRAGE PLUS FUND (IDFC-APF)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 6.38             | 5.84                |
| Last 2 years                  | 4.68             | 4.86                |
| Since allotment (9-6-2008)    | 6.05             | 6.03                |

Benchmark - CRISIL Liquid Fund Index. Past performance may or may not be substantiated in future.

Performance of the scheme vis - a - vis Benchmark.



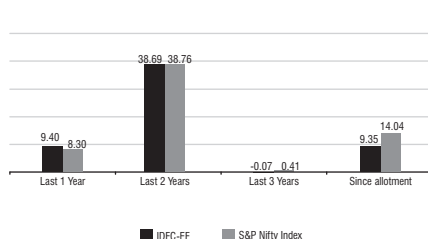
**IDFC EQUITY FUND (IDFC-EF)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 9.40             | 8.30                |
| Last 2 years                  | 38.69            | 38.76               |
| Last 3 years                  | -0.07            | 0.41                |
| Since allotment (09-06-2006)  | 9.35             | 14.04               |

Benchmark - S&P Nifty Index. Past performance may or may not be substantiated in future.

Performance of the scheme vis - a - vis Benchmark.



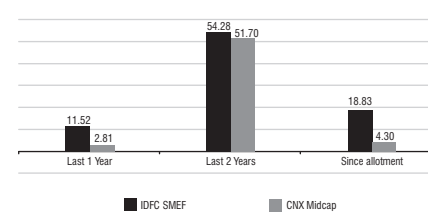
**IDFC SMALL & MIDCAP EQUITY (SME) FUND (IDFC-SMEF)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 11.52            | 2.81                |
| Last 2 years                  | 54.28            | 51.70               |
| Since allotment (07-03-2008)  | 18.83            | 4.30                |

Benchmark - CNX Midcap  
 Past performance may or may not be substantiated in future.

Performance of the scheme vis - a - vis Benchmark.



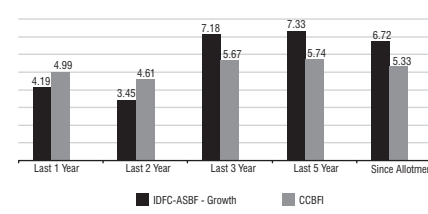
**IDFC ALL SEASONS BOND FUND (IDFC-ASBF)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 4.19             | 4.99                |
| Last 2 years                  | 3.45             | 4.61                |
| Last 3 years                  | 7.18             | 5.67                |
| Last 5 years                  | 7.33             | 5.74                |
| Since allotment (13-09-2004)  | 6.72             | 5.33                |

Benchmark - Crisil Composite Bond Fund Index (CCBFI).  
 Past performance may or may not be substantiated in future.

Performance of the scheme vis - a - vis Benchmark.



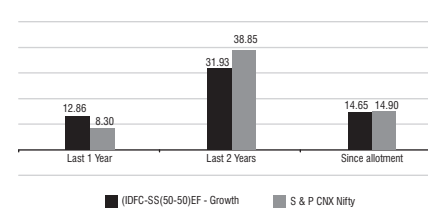
**IDFC STRATEGIC SECTOR (50-50) EQUITY FUND - (IDFC-SS(50-50)EF)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 12.86            | 8.30                |
| Last 2 year                   | 31.93            | 38.85               |
| Since allotment (3-10-2008)   | 14.65            | 14.90               |

Benchmark - S & P CNX Nifty. Past performance may or may not be substantiated in future.

Performance of the scheme vis - a - vis Benchmark.



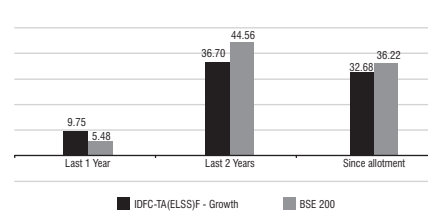
**IDFC TAX ADVANTAGE (ELSS) FUND - (IDFC-TA(ELSS)F)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 9.75             | 5.48                |
| Last 2 years                  | 36.70            | 44.56               |
| Since allotment (26-12-2008)  | 32.68            | 36.22               |

Benchmark - BSE 200 Index. Past performance may or may not be substantiated in future.

Performance of the scheme vis - a - vis Benchmark.



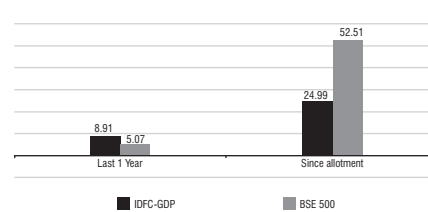
**IDFC INDIA GDP GROWTH FUND - (IDFC-IGDPGF)**

Performance of the Scheme (As on February 28, 2011)

| Absolute returns            | Scheme returns % | Benchmark returns % |
|-----------------------------|------------------|---------------------|
| Last 1 year                 | 8.91             | 5.07                |
| Since allotment (11-3-2009) | 24.99            | 52.51               |

Benchmark - BSE 500 Index Past performance may or may not be substantiated in future.

Performance of the scheme vis - a - vis Benchmark.



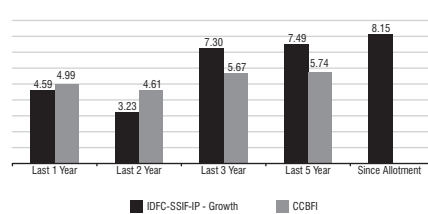
**IDFC - SUPER SAVER INCOME FUND - INVESTMENT PLAN (IDFC-SSIF - IP)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 4.59             | 4.99                |
| Last 2 years                  | 3.23             | 4.61                |
| Last 3 years                  | 7.30             | 5.67                |
| Last 5 years                  | 7.49             | 5.74                |
| Since allotment (14-07-2000)  | 8.15             | -                   |

Benchmark - Crisil Composite Bond Fund Index (CCBFI).  
 Past performance may or may not be substantiated in future.

Performance of the scheme vis - a - vis Benchmark.



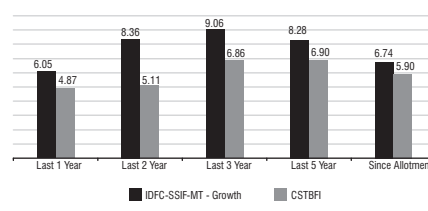
**IDFC SUPER SAVER INCOME FUND - MEDIUM TERM PLAN (IDFC-SSIF - MT)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 6.05             | 4.87                |
| Last 2 years                  | 8.36             | 5.11                |
| Last 3 years                  | 9.06             | 6.86                |
| Last 5 years                  | 8.28             | 6.90                |
| Since allotment (8-07-2003)   | 6.74             | 5.90                |

Benchmark - Crisil Short Term Bond Fund Index (CSTBFI).  
 Past performance may or may not be substantiated in future.

Performance of the scheme vis - a - vis Benchmark.



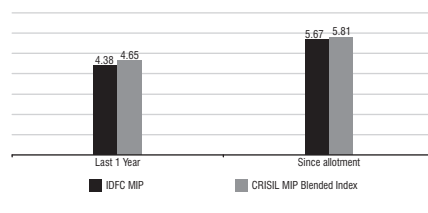
**IDFC MONTHLY INCOME PLAN (IDFC-MIP)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 4.38             | 4.65                |
| Since allotment (25-02-2010)  | 5.67             | 5.81                |

Benchmark - CRISIL MIP Blended Index  
 Past performance may or may not be substantiated in future.

Performance of the scheme vis - a - vis Benchmark.



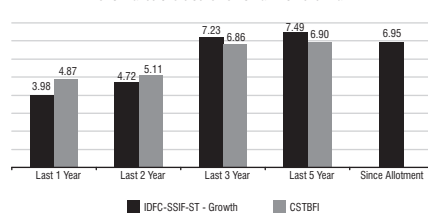
**IDFC SUPER SAVER INCOME FUND - SHORT TERM PLAN (IDFC-SSIF - ST)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 3.98             | 4.87                |
| Last 2 years                  | 4.72             | 5.11                |
| Last 3 years                  | 7.23             | 6.86                |
| Last 5 years                  | 7.49             | 6.90                |
| Since allotment (14-12-2000)  | 6.95             | -                   |

Benchmark - Crisil Short Term Bond Fund Index (CSTBFI).  
 Past performance may or may not be substantiated in future.

Performance of the scheme vis - a - vis Benchmark.

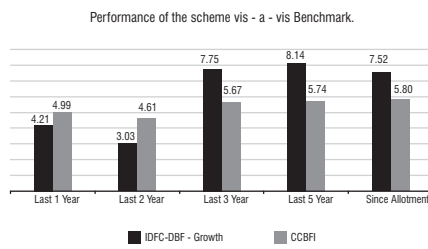


**IDFC DYNAMIC BOND FUND (IDFC-DBF)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 4.21             | 4.99                |
| Last 2 years                  | 3.03             | 4.61                |
| Last 3 years                  | 7.75             | 5.67                |
| Last 5 years                  | 8.14             | 5.74                |
| Since allotment (25-06-2002)  | 7.52             | 5.80                |

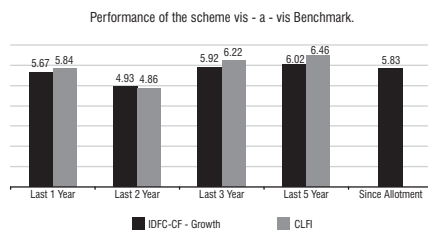
Benchmark - Crisil Composite Bond Fund Index (CCBFI). Past performance may or may not be substantiated in future.


**IDFC CASH FUND (IDFC-CF)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 5.67             | 5.84                |
| Last 2 years                  | 4.93             | 4.86                |
| Last 3 years                  | 5.92             | 6.22                |
| Last 5 years                  | 6.02             | 6.46                |
| Since allotment (2-07-2001)   | 5.83             | -                   |

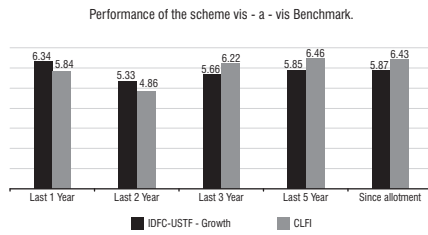
Benchmark - Crisil Liquid Fund Index (CLFI). Past performance may or may not be substantiated in future.


**IDFC ULTRA SHORT TERM FUND (IDFC USTF)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 6.34             | 5.84                |
| Last 2 years                  | 5.33             | 4.86                |
| Last 3 years                  | 5.66             | 6.22                |
| Last 5 years                  | 5.85             | 6.46                |
| Since allotment (17-01-2006)  | 5.87             | 6.43                |

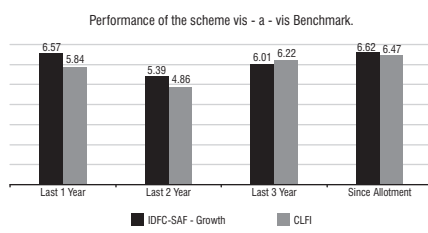
Benchmark - Crisil Liquid Fund Index (CLFI). Past performance may or may not be substantiated in future.


**IDFC SAVINGS ADVANTAGE FUND (IDFC-SAF)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 6.57             | 5.84                |
| Last 2 years                  | 5.39             | 4.86                |
| Last 3 years                  | 6.01             | 6.22                |
| Since allotment (27-03-2006)  | 6.62             | 6.47                |

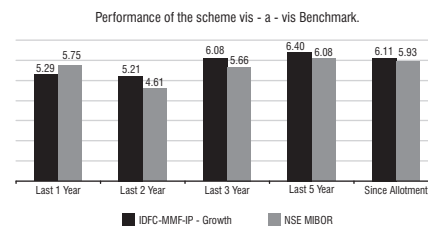
Benchmark - Crisil Liquid Fund Index (CLFI). Past performance may or may not be substantiated in future.


**IDFC MONEY MANAGER FUND - INVESTMENT PLAN (IDFC-MMF - IP)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 5.29             | 5.75                |
| Last 2 years                  | 5.21             | 4.61                |
| Last 3 years                  | 6.08             | 5.66                |
| Last 5 Year                   | 6.40             | 6.08                |
| Since allotment (9-08-2004)   | 6.11             | 5.93                |

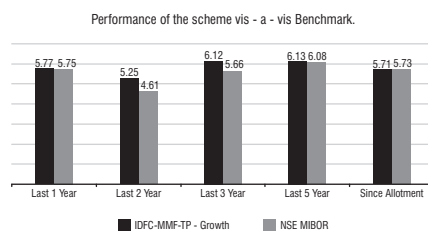
Benchmark - NSE MIBOR. Past performance may or may not be substantiated in future.


**IDFC MONEY MANAGER FUND - TREASURY PLAN (IDFC-MMF - TP)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 5.77             | 5.75                |
| Last 2 years                  | 5.25             | 4.61                |
| Last 3 years                  | 6.12             | 5.66                |
| Last 5 years                  | 6.13             | 6.08                |
| Since allotment (18-02-2003)  | 5.71             | 5.73                |

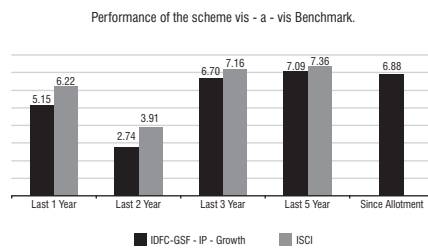
Benchmark - NSE MIBOR. Past performance may or may not be substantiated in future.


**IDFC GOVERNMENT SECURITIES FUND - INVESTMENT PLAN (IDFC-GSF - IP)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 5.15             | 6.22                |
| Last 2 years                  | 2.74             | 3.91                |
| Last 3 years                  | 6.70             | 7.16                |
| Last 5 years                  | 7.09             | 7.36                |
| Since allotment (9-03-2002)   | 6.88             | -                   |

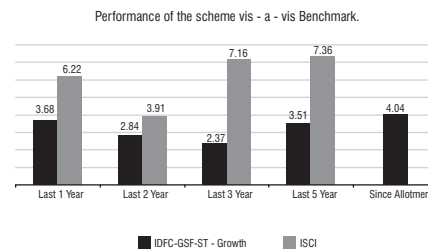
Benchmark - I-SEC Composite Bond Fund Index (ISCI). Past performance may or may not be substantiated in future.


**IDFC GOVERNMENT SECURITIES FUND - SHORT TERM PLAN (IDFC-GSF - ST)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 3.68             | 6.22                |
| Last 2 years                  | 2.84             | 3.91                |
| Last 3 years                  | 2.37             | 7.16                |
| Last 5 years                  | 3.51             | 7.36                |
| Since allotment (9-03-2002)   | 4.04             | -                   |

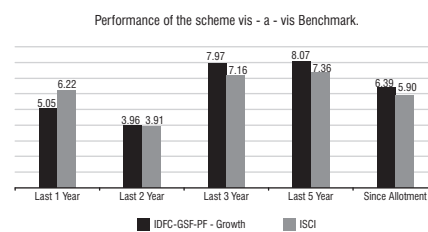
Benchmark - I-SEC Composite Bond Fund Index (ISCI). Past performance may or may not be substantiated in future.


**IDFC GOVERNMENT SECURITIES FUND - PROVIDENT FUND PLAN (IDFC-GSF - PF)**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 5.05             | 6.22                |
| Last 2 years                  | 3.96             | 3.91                |
| Last 3 years                  | 7.97             | 7.16                |
| Last 5 years                  | 8.07             | 7.36                |
| Since allotment (29-03-2004)  | 6.39             | 5.90                |

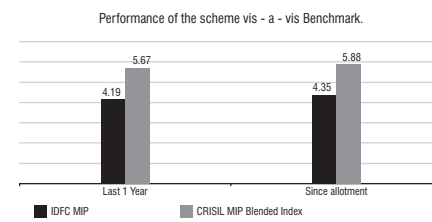
Benchmark - I-SEC Composite Bond Fund Index (ISCI). Past performance may or may not be substantiated in future.


**IDFC ASSET ALLOCATION FUND - CP**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 4.19             | 5.67                |
| Since allotment (11-02-2010)  | 4.35             | 5.88                |

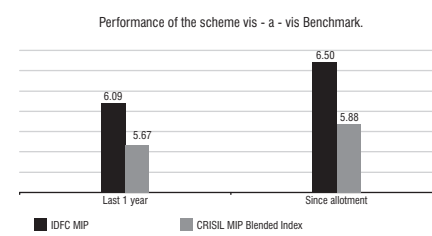
Benchmark - CRISIL MIP Blended Index. Past performance may or may not be substantiated in future.


**IDFC ASSET ALLOCATION FUND - MP**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 6.09             | 5.67                |
| Since allotment (11-02-2010)  | 6.50             | 5.88                |

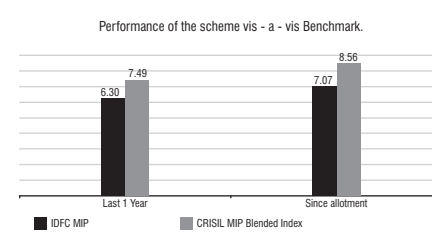
Benchmark - CRISIL MIP Blended Index. Past performance may or may not be substantiated in future.


**IDFC ASSET ALLOCATION FUND - AP**

Performance of the Scheme (As on February 28, 2011)

| Compounded annualised returns | Scheme returns % | Benchmark returns % |
|-------------------------------|------------------|---------------------|
| Last 1 year                   | 6.30             | 7.49                |
| Since allotment (11-02-2010)  | 7.07             | 8.56                |

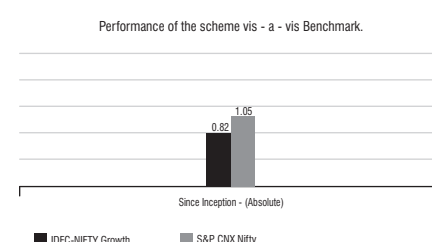
Benchmark - CRISIL MIP Blended Index. Past performance may or may not be substantiated in future.


**IDFC NIFTY FUND**

Performance of the Scheme (As on February 28, 2011)

| Absolute returns             | Scheme returns % | Benchmark returns % |
|------------------------------|------------------|---------------------|
| Since Inception (30-04-2010) | 0.82             | 1.05                |

Past performance may or may not be sustained in future. Benchmark: S&amp;P CNX Nifty


**EXPENSES OF THE SCHEME**
**New Fund Offer Expenses :**

New fund offer expenses for all the Schemes had been borne by the AMC, except IDFC-CEF, IDFC-PEF and IDFC-IEF wherein, the expenses were charged to the Scheme.

| Name of the scheme   | % New fund offer expenses charged to the Scheme (as per the disclosure made in the scheme information document) |
|--|---|
| IDFC-SSIF-IP, MT, ST, IDFC-DBF, IDFC-GSF-IP, ST, PF & IDFC-ASBF, IDFC-CF, IDFC-USTF, IDFC-SAF, IDFC-MMF-IP, TP, IDFC-AF, IDFC-APF, IDFC-MIP & IDFC AA FoF (CP, MP, AP) IDFC-NF | Nil   |
| IDFC-CEF   | 1.0008 (Charged to Load - 1.846)  |
| IDFC-PEF   | 0.27 (Charged to Load - 2.180)  |
| IDFC-IEF   | 4.15  |
| IDFC-TA(ELSS)F   | Nil   |
| IDFC-IGGF  | Nil   |
| IDFC-SS(50-50)EF   | Nil   |
| IDFC-SMEF & IDFC-EF  | NFO expenses were amortized over the closed end period  |

**(I) LOAD STRUCTURE**

Equity, Debt &amp; Fund of Funds Schemes:

Entry Load: There shall be no Entry Load\* applicable in all the equity and debt schemes of IDFC Mutual Fund w.e.f. August 1, 2009.

**Exit Load : The exit load specified below are as on 24th August 2009. For latest exit load structure please contact AMC OR refer latest addendums.**

| Name of the scheme   | Revised Exit Load / CDSC Applicable form August 24, 2009  |
|--|---|
| IDFC Cash Fund   | Plan A, B & C : Nil   |
| IDFC Ultra Short Term Fund   | 1% if redeemed before 45 days from the date of investment   |
| IDFC Savings Advantage Fund  | Plan A, D & F : 0.25% if redeemed before 31 days from the date of investment  |
| IDFC Money Manager Fund - Treasury Plan  | Plan A, B, C, D & F : Nil   |
| IDFC Money Manager Fund - Investment Plan  | Plan A, B & F : 0.25% if redeemed before 1 month from the date of investment  |
| IDFC Super Saver Income Fund - Short Term Plan   | Plan A, B & C : 0.50% if redeemed before 6 months from the date of investment<br>Plan D & F : Nil   |
| IDFC Super Saver Income Fund - Investment Plan   | Plan A, B, C & F : 1% if redeemed before 365 days from the date of Investment   |
| IDFC Super Saver Income Fund - Medium Term Plan  | Plan A, B & F : 0.5% if redeemed before 182 days from the date of investment  |
| IDFC Dynamic Bond Fund   | Plan A & B : Nil  |
| IDFC All Seasons Bond Fund   | 0.75% if redeemed before 365 days from the date of investment   |
| IDFC Government Securities Fund - Short Term Plan  | Plan A & B : 0.25% if redeemed within 30 days from the date of investment   |
| IDFC Government Securities Fund - Investment Plan  | Plan A & B : 1% if redeemed before 365 days from the date of investment   |
| IDFC Government Securities Fund - PF Plan  | Plan A & B : 1% if redeemed before 365 days from the date of investment   |
| IDFC Arbitrage Fund  | 0.25% if redeemed before 30 days from the date of investment  |
| IDFC Arbitrage Plus Fund   | 0.50% if redeemed before 365 days from the date of investment   |
| All Equity Schemes (other than IDFC Arbitrage Fund IDFC Arbitrage Plus Fund ELSS Schemes of IDFC), | Exit Load for all investment including SIP/Micro SIP/STP shall be 1% of the applicable NAV if redeemed /switched out within 365 days from the date of allotment   |
| IDFC Monthly Income Plan   | 1.00% if redeemed before 365 days from the date of investment   |
| IDFC Tax Advantage (ELSS) Fund (IDFC TA(ELSS)F)  | Nil   |
| IDFC AA FoF (CP, MP, AP)   | 1.50% of the NAV shall be applicable if investors who redeem / switch out such investments within 18 months from the date of subscription applying First In First Out basis, (including investments through SIP/STP). Switches between Plans (within the scheme) shall not attract load (w.e.f. July 01, 2010).<br>The exit load/ CDSC of up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the unit holder as exit load/ CDSC shall be credited to the respective scheme immediately |
| IDFC NF  | 1% if redeemed within 7 days from the date of investment  |
| IDFC IF  | 1% if redeemed within 365 days from the date of investment  |

In case of Switches, Exit load shall be NIL for all switch transactions between equity schemes of IDFC Mutual Fund. (With effect from: October 12, 2009).

**(II) ACTUAL EXPENSES**

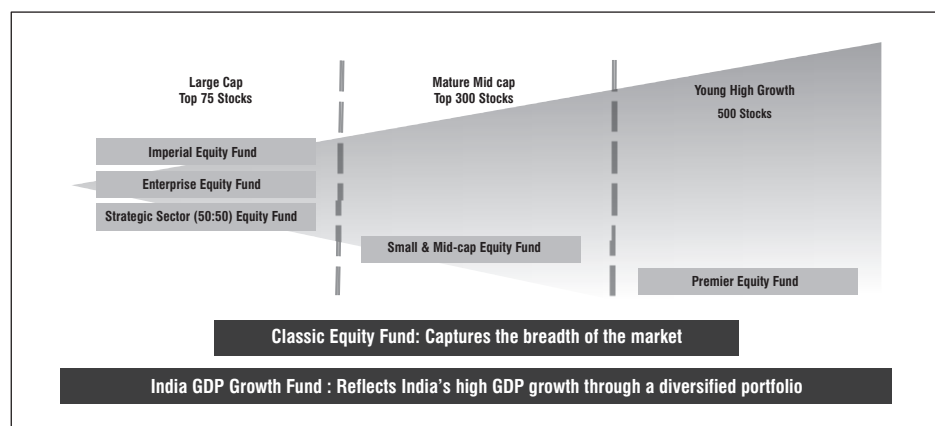
| Scheme           | Plans      | Actual Expenses for the previous financial year ended March 31, 2009 (%) (Unaudited) |
|------------------|------------|--|
| IDFC-PEF         | Plan A & B | 1.70   |
| IDFC-CEF         | Plan A & B | 2.22   |
| IDFC-IEF         | Plan A & B | 2.09   |
| IDFC-SS(50-50)EF | Plan A & B | 2.33   |
| IDFC-TA(ELSS)F   | -          | 2.37   |
| IDFC-AF          | Plan A & B | 0.90   |
| IDFC-APF         | Plan A & B | 1.85   |
| IDFC-IGGF        | -          | 2.05   |

|              |                     |      |
|--------------|---------------------|------|
| IDFC-SMEF    | -                   | 1.87 |
| IDFC-SSIF-IP | Plan A, B, C & F    | 1.37 |
| IDFC-SSIF-MT | Plan A, B & F       | 1.46 |
| IDFC-SSIF-ST | Plan A, B, C, D & F | 1.34 |
| IDFC-GSF-IP  | Plan A & B          | 2.00 |
| IDFC-GSF-ST  | Plan A & B          | 0.94 |
| IDFC-GSF-PF  | Plan A & B          | 1.91 |
| IDFC-DBF     | Plan A & B          | 1.91 |
| IDFC-CF      | Plan A, B & C       | 0.44 |
| IDFC-USTF    | -                   | 0.37 |
| IDFC-SAF     | -                   | 0.45 |
| IDFC-MMF-IP  | Plan A, B & F       | 0.46 |
| IDFC-MMF-TP  | Plan A, B, C, D & F | 0.48 |
| IDFC-ASBF    | Plan A              | 0.75 |
| IDFC-EF      | Plan A & B          | 2.12 |
| IDFC-NF      | -                   | 0.24 |

#### NUMBER OF FOLIOS & AUM (as on February 28, 2011)

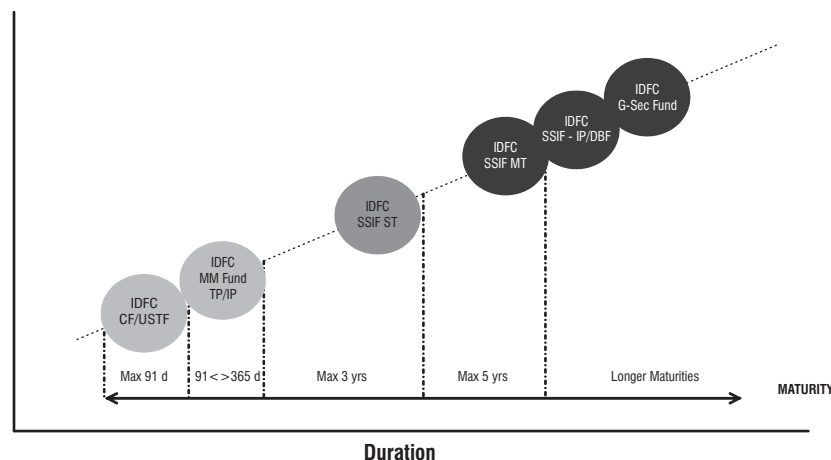
| Fund Names  | Number of Folio | AUM in crs. |
|---|-----------------|-------------|
| IDFC - IDFC Money Manager Fund- Investment Plan   | 1406            | 291.95      |
| IDFC - SS - 50 - 50 Plan A                        | 3622            | 35.37       |
| IDFC - SS - 50 - 50 Plan B                        | 87              | 1.13        |
| IDFC - Super Saver Income Fund - Medium Term Fund | 2165            | 333.05      |
| IDFC Aggressive AA FOF                            | 4714            | 233.98      |
| IDFC All Seasons Bond Fund                        | 1806            | 4.08        |
| IDFC Arbitrage Fund                               | 1014            | 72.78       |
| IDFC Arbitrage Plus Fund                          | 362             | 24.04       |
| IDFC Cash Fund                                    | 1499            | 5428.54     |
| IDFC Classic Equity Fund Plan A                   | 38759           | 193.32      |
| IDFC Classic Equity Fund Plan B                   | 62              | 0.75        |
| IDFC Conservative AA FOF                          | 629             | 91.79       |
| IDFC Dynamic Bond Fund                            | 2443            | 56.70       |
| IDFC Equity Fund Plan A                           | 105016          | 461.83      |
| IDFC Equity Fund Plan B                           | 25              | 0.06        |
| IDFC Govt. Securities Fund-IP                     | 248             | 7.29        |
| IDFC Govt. Securities Fund-PF                     | 207             | 21.35       |
| IDFC Govt. Securities Fund-ST                     | 46              | 0.27        |
| IDFC Imperial Equity Fund Plan A                  | 36453           | 409.98      |
| IDFC Imperial Equity Fund Plan B                  | 497             | 22.66       |
| IDFC India GDP Growth Fund                        | 2177            | 37.96       |
| IDFC Moderate AA FOF                              | 2689            | 216.40      |
| IDFC Money Manager Fund - TP                      | 10716           | 4867.81     |
| IDFC Nifty Fund                                   | 1534            | 6.78        |
| IDFC Premier Equity Fund Plan A                   | 164742          | 1738.74     |
| IDFC Premier Equity Fund Plan B                   | 1328            | 55.48       |
| IDFC Savings Advantage Fund                       | 1203            | 689.61      |
| IDFC Small and Midcap Equity (SME) Fund           | 83826           | 1039.40     |
| IDFC Super Saver Inc.Fund IP Plan C               | 8               | 0.33        |
| IDFC Super Saver Inc.Fund IP Plan D               | 4               | 242.25      |
| IDFC Super Saver Inc.Fund - IP                    | 4483            | 67.64       |
| IDFC Super Saver Inc.Fund - ST                    | 1121            | 86.79       |
| IDFC Ultra Short Term Fund                        | 749             | 538.53      |
| IDFC-Tax Advantage (ELSS) Fund                    | 39875           | 111.58      |
| Monthly Income Plan Fund of Fund                  | 10650           | 265.99      |

#### COMPARISON OF EQUITY / INCOME SCHEMES WITH OTHER SCHEMES OF IDFC MUTUAL FUND IS AS UNDER



| Fund   | Comparison  |
|--|---|
| IDFC Imperial Equity Fund                      | It is a diversified equity fund. It uses on active portfolio construction approach with large cap bias.   |
| IDFC Equity Fund                               | Tracks the index of the large cap stocks and invests in IPO opportunities.  |
| IDFC Strategic Sector (50-50) Equity Fund      | It is a large-cap focused fund that builds a portfolio with part concentration risk of a sector.  |
| IDFC Classic Equity Fund                       | It is a diversified equity fund that captures the breadth of the market. It can invest across the capitalization universe.  |
| IDFC India GDP Growth Fund                     | It invests across capitalization universe and invests in sectors that reflects India's high growth through a diversified portfolio.   |
| IDFC Small & Midcap Equity Fund                | It is a diversified equity fund that Builds a portfolio of small & mid-cap companies.   |
| IDFC Premier Equity Fund                       | It is a diversified equity fund that looks at young and high growth companies. Builds a portfolio of a companies with strong tailwind of cultural and societal trends.  |
| IDFC Arbitrage Fund & IDFC Arbitrage Plus Fund | Both these schemes do not take directional investments calls, The schemes invests in arbitrage opportunities in cash & derivative segments unlike other equity schemes of IDFC Mutual Fund which take directional investments.  |
| IDFC Tax Advantage (ELSS) Fund                 | This Scheme is an Equity Linked Savings Scheme; Specified Investors in the Scheme are entitled to deductions of the amount invested in Units of the Scheme, subject to a maximum of Rs. 1,00,000 under and in terms of Section 80 C (2) (xiii) of the Income Tax Act, 1961. |

IDFC Asset Allocation Fund of Fund (AP, MP, CP), IDFC Monthly Income Plan & IDFC All Seasons Bond Fund : All the schemes are Fund of Fund schemes. IDFC All Seasons Bond Fund predominantly invests in debt schemes/ Funds of IDFC Mutual Fund/ Other Mutual Funds unlike IDFC Asset Allocation Fund of Fund (AP, MP, CP) and IDFC Monthly Income Plan that invests in equity funds & Debt Funds of IDFC MF & other Mutual Fund schemes.



#### TAX TREATMENT FOR THE INVESTORS (unitholders)

Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently refer to their tax advisor.

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAV will be declared on every Business Day & on every calendar day (in case of Liquid Schemes) except in special circumstances and will be published in 2 newspapers. NAV can also be viewed on www.idfcmf.com and www.amfiindia.com; you can also contact us on our call free number -1-800-226622.

#### FOR INVESTOR GRIEVANCES PLEASE CONTACT

##### Name and Address of Registrar

##### Computer Age Management Services Private Limited,

148, Old Mahabalipuram Road, Okkiyamthuraipakkam, Chennai - 96.

| Name            | Region | Address and Contact Number  |
|-----------------|--------|---|
| Neeta Singh     | West   | 17/18, 3rd Floor, Vaswani Mansion, 120, Dinshaw Vachha Road, Opp. K C College, Churchgate, Mumbai - 400 020. Tel.: 22841378. E-Mail ID : neeta.singh@idfc.com |
| Vijith Raghavan | East   | Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel. : 91-34-3024 9778/80/81. E-Mail ID : vijith.raghavan@idfc.com                               |
| Jincy John      | North  | 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel. : 91-11-011-47311323 Fax: 011-23426669, 41524342. E-Mail ID : jincy.john@idfc.com    |
| Sai Ramanan     | South  | 6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-64501951/ 52, 66111504/ 05/ 06. E-Mail ID : sai.ramanan@idfc.com |

#### UNITHOLDERS' INFORMATION

Accounts statement (on transactions), Annual financial results and Half yearly portfolio disclosure shall be provided to investors by post.

Dated: March 16, 2011.

Notwithstanding anything contained in the Scheme Information Document (SID) / Statement of Additional Information (SAI)/ Key Information Memorandum (KIM) the provisions of SEBI (Mutual Funds) Regulations 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund / Investor Service Centres / distributors or brokers.

All Plans are available for investments by all categories of investors.

\*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 effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

Call free 1-800-226622

Available from 8.00 a.m. to 7.00 p.m. on business day

Please note our investor service email id  
[investor@idfcmf.com](mailto:investor@idfcmf.com)

[www.idfcmf.com](http://www.idfcmf.com)

#### IDFC AMC Offices

|             |   |
|-------------|---|
| Ahmedabad   | : Ground Floor, Zodiac Avenue, Opp. Mayor's Bungalow, Near Law Garden, Ahmedabad - 380 006. Tel.: +91-79-64505881/ 5857.                                |
| Amritsar    | : 6-FUF, 4th Floor, Central Mall, 32, Mall Road, Amritsar - 143 001. Mobile: 09356126222, Tel.: +91-183-5030393.  |
| Bangalore   | : 6th Floor, East Wing, Raheja Towers, #26 & 27, M. G. Road, Bangalore - 560 001. Tel.: +91-80-64501951/ 52, 66111504/ 05/ 06.                          |
| Bhubaneswar | : Shop No. 208, 2nd Floor, Janpath Tower, Ashok Nagar, Bhubaneswar - 751 002.   |
| Chandigarh  | : SCO 2475-76, 1st Floor, Sector 22, Chandigarh - 160 022. Tel.: +91-172-5071918/19/21/22, Fax: +91-172-5071918.  |
| Chennai     | : KRM Tower, 8th floor, No. 1, Harrington Road, Chetpet, Chennai - 600 031. Tel.: +91-44-45644201/202.  |
| Cochin      | : 39/3993 B2, Gr. Floor, Vantage Point, VRM Rd, Ravipuram, Cochin - 682 016. Tel: +91-484-3012639/4029291, Fax: +91-484-2358639.                        |
| Coimbatore  | : Red Rose Plaza, 509 H, II Floor, D. B. Road, R. S. Puram, Coimbatore - 641 002. Tel.: +91-422-2542645, 2542678.                                       |
| Dehradun    | : C/o. EBD BUSINESS CENTRE, Cubicle No. 3, 49, Rajpur Road, Dehradun - 248 001. Tel.: +91-9997598877.   |
| Goa         | : Advani Business Centre, Neeekamal Arcade, A. B. Road, Panjim, Goa - 403 001. Tel.: +91-832-6650403, Fax: +91-832-6650310. Mobile: +91-9823289903.     |
| Guwahati    | : 4E, 4th Floor, Ganapati Enclave, G. S. Road, Ulubari, Opp. Bora Service Station, Guwahati - 781 007. Mobile: +91-9957568099.                          |
| Hyderabad   | : 4th Floor, Central Plaza, #6-3-902/A, Raj Bhavan Road, Somajiguda, Hyderabad - 500 082. Tel.: +91- 40-42014646/47, Fax: +91-40-40037521.              |
| Indore      | : 405, 4th Floor, 21/1, D. M. Tower, Race Course Road, Indore - 452 001. Tel.: +91-731-4206927/ 4208048. Fax: +91-731-4206923.                          |
| Jaipur      | : G-7, G-8, Anukampa Towers, Church Road, Jaipur - 302 001. Tel.: +91-141-5105797, 5105798.   |
| Jalandhar   | : 1st floor, Satnam Complex, BMC Chowk, G.T. Road, Jalandhar-144001. Punjab-India. Tel.: 01815018264/ 01815061378/88.                                   |
| Kanpur      | : Office No. 214-215, II nd Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208 001. Tel.: +91-512-2331071, 2331119.                                 |
| Kolkata     | : Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel.: +91-33-40171000/ 1005.   |
| Lucknow     | : Flat No. 2, 1st Floor, SAS House, 6B, Tej Bhadur Sapru Marg, Lucknow - 226 001. Tel.: +91-522-3056900/ 01/ 02/ 03/ 04/ 05. Fax: +91-522-3056900.      |
| Ludhiana    | : SCO 122, 2nd Floor, Feroze Gandhi Market, Ludhiana - 140 001. Tel.: +91-161-5022155, 5022156.   |
| Madurai     | : Shop No. 9, 2nd Floor, Ram Niwas, Door No. 279, Goodshed Street, Madurai - 625 001. Tel.: +91-9894369124.   |
| Manglore    | : Raj Business Centre, 3rd Floor, Raj Towers, Balmatta Road, Manglore - 575 001. Tel.: +91-9901033822 (Not an official point of accepting transaction). |

|                |   |
|----------------|---|
| Mumbai         | : 17/18, 3rd Floor, Vaswani Mansion, 120, Dinshaw Vachha Road, Opp. K. C. College, Churchgate, Mumbai - 400 020. Tel.: +91-22-22876419. |
| Mumbai (Thane) | : Shop No. 25, Rajdeep Society, Gokhale Road, Opp. Income Tax Office, Thane (West) - 400 602.   |
| Nagpur         | : Fortune Business Centre, First Floor, 6, Vasant Vihar, W. H. C. Rd., Shankar Nagar, Nagpur - 440 010. Tel.: +91-712-6451428/ 2525657. |
| Nashik         | : Kavita Complex, 2nd Floor, Madan Services, Near Big Bazar, College Road, Nashik - 422 005. Mobile: +91-9970625856.                    |
| New Delhi      | : 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: +91-11-47311301/ 02/ 03/ 04/ 05.                            |
| Patna          | : 406, Ashiana Hariinivas, New Dakbanglow Road, Patna - 800 001. Tel.: +91-612-6510353.   |
| Pune           | : 1st Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off. Bhandarkar Road, Pune - 411 004. Tel.: +91-20-66020965/ 4.      |
| Raipur         | : 227-228, 2nd Floor, Lalanga Shopping Mall, G. E. Road, Raipur - 492 001. Mobile: +91-9926908790.                                      |
| Rajkot         | : "Star Plaza", 2nd Floor, Office No. 201, Phulchab Chowk, Rajkot - 360 001. Tel.: +91-281-6626012.                                     |
| Surat          | : U 15/16, Jolly Plaza, Athvagate, Surat - 395 001. Tel.: +91-261-2475060, 2475070.   |
| Trivandrum     | : Cabin No. 502, 5th Floor, Karimpanal Statue Avenue, G. H. Road, Statue, Trivandrum - 695 001.   |
| Vadodara       | : Ground Floor, Akash Ganga Complex, Adjacent to Vanija Bhavan, Race Course Circle, Vadodara - 390 007. Tel.: +91-265-6620919/ 39.      |
| Visakhapatnam  | : Visakha Executive Centre, 47-11-1/5, Eswar Arcade, Dwarakanagar, 1st Lane, Visakhapatnam - 530 016. Tel.: +91-9701163444.             |

#### Sponsor

Infrastructure Development Finance Company Limited (IDFC)  
Registered Office  
ITC Centre, 3rd Floor, 760, Anna Salai, Chennai - 600 002.

#### Trustee

IDFC AMC Trustee Company Limited (IDFC ATC)  
One India Bulls Centre, 841, Jupiter Mills Compound,  
Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400 013.

#### Investment Manager

IDFC Asset Management Company Ltd. (IDFC AMC)  
Registered & Corporate Office  
One India Bulls Centre, 841, Jupiter Mills Compound,  
Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400 013.

#### Registrar

Computer Age Management Services Private Limited  
148, Old Mahabalipuram Road, Okkiyamthuraipakkam, Chennai - 96.  
Tel. + 91 - 44 - 24587263 / 7262.  
Registration No. INR 000002813

#### Custodian

Deutsche Bank AG  
Kodak House, 222 D N Road, Fort, Mumbai - 400 001

#### Auditors

Deloitte Haskins and Sells  
12, Dr. Annie Besant Road, Opp. Shiv Sagar Estate,  
Worli, Mumbai - 400 018.



**7. Easy Transact** (for Individual investors) **Access your account 24x7 / purchase / redeem / switch / download account statements online at [www.idfcmf.com](http://www.idfcmf.com)**

**Yes ! I would like to activate my online account. Please send me my PIN.**

**8. Bank Details** (Mandatory) - Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details. Please ensure that the name in this application form and in your bank account are the same.

|   |  |  |  |  |  |  |  |  |  |  |  |  |  |
|---|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Name of the Bank  |  |  |  |  |  |  |  |  |  |  |  | Branch   |  |
| Account Number  |  |  |  |  |  |  |  |  |  |  |  | City   |  |
| Account Type  |  |  |  |  |  |  |  |  |  |  |  | Others (please specify)  |  |
| <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR |  |  |  |  |  |  |  |  |  |  |  |  |  |
| MICR Code   |  |  |  |  |  |  |  |  |  |  |  | IDFC Mutual Fund directly credits the Redemption / Dividend / Refund payouts into the investor's bank account in case the account is with specific banks (Please refer to the instructions for the current list of banks with DC facility) |  |
| RTGS/NEFT Code  |  |  |  |  |  |  |  |  |  |  |  |  |  |

I/ We understand that the instructions to the bank for Direct Credit / NEFT / ECS will be given by the Mutual Fund, and such instructions will be adequate discharge of the Mutual Fund towards redemption / dividend / refund proceeds. In case the bank does not credit my / our bank account with / without assigning any reason thereof, or if the transaction is delayed or not effected at all or credited into the wrong account for reasons of incomplete or incorrect information, I / We would not hold IDFC Mutual Fund responsible. Further the Mutual Fund reserves the right to issue a demand draft / payable at par cheque in case it is not possible to make payment by DC/NEFT/ECS.

If however the unit holders wish to receive a cheque (instead of a direct credit into their bank account) please tick the box alongside

**9. Investment Details** (Please attach separate cheques for each investment)

**Payment Type** (please ✓) :  Non - Third Party Payment  Third Party Payment (please fill the attached 'Third Party Payment Declaration Form')

**Scheme Name :** \_\_\_\_\_

| Plan _____                              | Option                                 | (A) Amount Invested (Rs.) | (B) DD Charges (If applicable) | (A-B) Net Amount (Rs.) | Cheque / DD No. | Date | Bank / Branch / City |
|---|--|---------------------------|--------------------------------|------------------------|-----------------|------|----------------------|
| <input type="checkbox"/> Growth         |  |                           |                                |                        |                 |      |                      |
| <input type="checkbox"/> Div - Reinvest | <input type="checkbox"/> Div Frequency |                           |                                |                        |                 |      |                      |
| <input type="checkbox"/> Div - Payout   |  |                           |                                |                        |                 |      |                      |
| <input type="checkbox"/> Div - Sweep*   |  |                           |                                |                        |                 |      |                      |

Net Amount (in words)

\*Dividend Sweep Option to (Scheme Name)

Dividend Sweep Option is available from all Debt Schemes to Equity and Equity to Debt Schemes of IDFC Mutual Fund. Please fill in all details of Sweep.

|   |                          |     |
|---|--------------------------|-----|
| <b>10. Systematic Investment Options</b> Please (✓) <input type="checkbox"/> ECS Autosave <sup>s</sup> <input type="checkbox"/> Differential SIP <input type="checkbox"/> Standing Instruction <sup>s</sup> | 1st SIP Inst Amt.        | Rs. |
|   | Subsequent SIP Inst Amt. | Rs. |

Start Date  End Date  or Perpetual SIP<sup>®</sup>  (SIP End Date will be taken as 31st December 2099)

**Frequency** Please (✓)  Weekly (Debit date will be 7<sup>th</sup> / 14<sup>th</sup> / 21<sup>st</sup> / 28<sup>th</sup> of the month)  Fortnightly (Debit date will be 1<sup>st</sup> / 16<sup>th</sup> of the month)  Monthly - Please provide the date   Daily\*

Disclaimer - in case of Weekly / Fortnightly options where the debit dates are specified by the AMC, the SIP will be registered for the first available date expiry of the initial 30 days required to set up the ECS / standing instruction.  
<sup>s</sup> Please fill separate mandate form for standing instruction / ECS autosave. Daily SIP only through ECS Mandate. SIP will start 30 days from the date of submission / time stamp.  
 For SIP extension existing investors can give only ECS mandate. SIP will start 30 days from the date of submission / time stamp, if opted for all the debits through ECS mandate. Daily SIP will be executed only on business days.  
<sup>®</sup> Please choose the perpetual option - where you specify just the Start Date - and can discontinue your SIP simply by writing to us thereby avoiding the inconvenience of having to send renewal instructions each time the SIP expires.  
<sup>\*</sup> to be filled in case of differential SIP amount.

**11. Nomination Details** (Please ✓)

**Mandatory information. Please select the desired option.**

I / We, undersigned, confirm that I / we do not wish to opt for the nomination facility for the investments made in this folio.

I / We \_\_\_\_\_ do hereby nominate the undermentioned Nominee to receive the units to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee and signature of the Nominee acknowledging receipt thereof, shall be valid discharge by the AMC / Mutual Fund / Trustees.

Nominee's Name \_\_\_\_\_  
 Address \_\_\_\_\_

**In case Nominee is a minor**

Name of the Guardian : \_\_\_\_\_  
 Address of the Guardian : \_\_\_\_\_

Date of Birth \_\_\_\_\_ Signature of the Nominee / Guardian \_\_\_\_\_  
 "In case of multiple nominees, please ensure you submit a duly filled "Nomination Form" along with this application"

**12. Declaration**

Having read and understood the contents of the Scheme Information Documents of the Scheme(s), I/We hereby apply for the units of the Scheme(s) and agree to abide by the terms, conditions, rules and regulations governing the Scheme(s). I / We hereby declare that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I / We have understood the details of the Scheme(s) & I / We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I / We confirm that the funds invested in the Scheme(s), legally belong to me / us. In the event "Know Your Customer" process is not completed by me / us to the satisfaction of the Mutual Fund, I / We hereby authorise the Mutual Fund, to redeem the funds invested in the Scheme(s), in favour of the applicant, at the applicable MAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the Law.

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 do not have any Micro SIPs which together with the current application will result in aggregate investments exceeding Rs. 50,000/- in a financial year.

For NRIs only : I / We confirm that I am / we are Non Residents of Indian nationality / origin and that I / We have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account.

I / We confirm that the details provided by me / us are true and correct.

| 13. First / Sole Applicant / Guardian | Second Applicant | Third Applicant | POA Holder |
|---------------------------------------|------------------|-----------------|------------|
|                                       |                  |                 |            |



**Call free 1-800-226622**

Available between 8.00 am to 7.00 pm on business days only.

Please note our investor service email id

**investor@idfcmf.com**

**www.idfcmf.com**

**2. Auto Debit Facility for Systematic Investment Plan (SIP)**
**Application Form No.**
**14a. Debit Mandate for HDFC Bank / Standard Chartered Bank Account Holders Only. Application for Standing Instruction Maintenance for SIP**

To, The Manager,

 HDFC Bank Ltd. /  Standard Chartered Bank

Branch \_\_\_\_\_

 Date          
**Sub: Request for Maintenance of a Standing Instruction for SIP**

I/We \_\_\_\_\_

hereby authorize you to deduct on a Weekly / Fortnightly / Monthly basis (as a Standing Instruction) from my / our following Current / Savings Account and remit the same to IDFC Mutual Fund as per the details given below.

|                                 |   |  |
|---------------------------------|---|--|
| Nature of Instruction           | : | Standing Instruction   |
| Purpose of Standing Instruction | : | Payment of SIP Installment of IDFC Mutual Fund   |
| Name of Scheme and Plan         | : | _____  |
| Debit Account no.               | : | _____  |
| Account Holder's Name           | : | _____  |
| SIP Amount (Rs.)                | : | _____  |
| SIP Period                      | : | <input type="checkbox"/> Normal      Start Period <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> End Period <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
|                                 | : | <input type="checkbox"/> Perpetual      Start Period <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> End Period 31/12/2099   |
| Frequency                       | : | <input type="checkbox"/> Weekly (Debit date will be 7 <sup>th</sup> /14 <sup>th</sup> /21 <sup>st</sup> /28 <sup>th</sup> of the month) <input type="checkbox"/> Fortnightly (Debit date will be 1 <sup>st</sup> /16 <sup>th</sup> of the month)   |
|                                 | : | <input type="checkbox"/> Monthly - Please provide date <input type="text"/> <input type="text"/>   |

I/We \_\_\_\_\_ (name of unit holder) undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the Mutual Fund or the bank responsible. If the date of debit to my/our account happens to be a non-business day as per the Mutual Fund, execution of the SIP will happen on the day of holiday and allotment of units will happen as per the terms and conditions listed in the Offer Document / SID of the Mutual Fund. HDFC Bank / Standard Chartered Bank shall not be liable for, not be in default by reason of, any failure or delay in completion, riot, strike, mutiny, revolution, fire flood, fog, war, lightning, earthquake, change of government policies, unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the bank's reasonable control and which has the effect of preventing the performance of the contract by HDFC Bank / Standard Chartered Bank.

Yours faithfully,

 Account Holder/s Signature  
 Sign for HDFC Bank / Standard Chartered Bank Auto Debit facility.  
**Signature also required in section 13.**
**For CPU Use Only**

 Maintained on: \_\_\_\_\_  
 Account Holder's Name: \_\_\_\_\_  
 Account No.: \_\_\_\_\_ Amount: \_\_\_\_\_  
 SIP Start Date: \_\_\_\_\_ SIP End Date: \_\_\_\_\_ Next SIP Date: \_\_\_\_\_  
 Maintained by: \_\_\_\_\_

**DEBIT MANDATE** (For Standard Chartered Bank account holders only.)

**Application No.**
**To Branch Manager - Standard Chartered Bank**

 I/We (Name of the account holder) \_\_\_\_\_  
 authorise you to debit my/our Account no. \_\_\_\_\_ for  
 Rs. (in figures) \_\_\_\_\_ Rs. (in words) \_\_\_\_\_  
 to pay for the purchase of Scheme.

I/We understand that the above instruction will be conducted on the effective date specified above (or the following business day in the event of a holiday). I/We hereby authorize SCB to make the payment from my/our account and a cheque in support of such debit will not be necessary. I/We hereby also undertake to keep sufficient funds in my / our account to enable you to carry out this instruction.

Date \_\_\_\_\_

 Signature of Applicant(s) /  
 Authorised Signatory(ies)

### 3. Mandate Form for ECS / Electronic Debit - Systematic Investment Plan (SIP)

**Distributor Code / ARN**

**Sub-Distributor Code / ARN**

**Application No.**

#### 14b. ECS Debit facility for SIP is currently available for

Account holders of all banks participating in local clearing at Agra, Ahmendabad, Allahabad, Amristar, Anand, Asansol, Aurangabad, Bangalore, Bardwan, Baroda, Belgaum, Bhavnagar, Bhilwara, Bhopal, Bhubaneshwar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hasan, Hubli, Hyderabad, Indore, Jabalpur, Japipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nashik, Nellore, Panjim, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shimoga, Shimla, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Trichur, Trichy, Tirunelveli, Trivandrum, Udaipur, Udupi, Varanasi, Vijayawada (also covers Guntur, tenali & Mangalgi), Visakhapatnam.

#### Electronic Debit for the account holders of the following banks

Axis Bank, Union Bank of India, Bank of Baroda, Punjab National Bank, Bank of India, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, State Bank of India.

#### Authorization to pay SIP installments through Electronic Clearing Service (ECS) / Electronic Debit

I/We hereby, authorise IDFC Mutual Fund or their authorised service provider for IDFC Asset Management Company Limited to debit my/our bank account by ECS (Debit Clearing) / Electronic Debit for the collection of SIP instalments.

#### Unit Holder Information

Folio No. (for Existing Investor) : \_\_\_\_\_

Name of First Applicant : \_\_\_\_\_

Mobile : \_\_\_\_\_ E-mail : \_\_\_\_\_

#### Systematic Investment Plan Details

Scheme Name : \_\_\_\_\_

SIP Installment Amount Rs. (in Figures) : \_\_\_\_\_ (in Words) \_\_\_\_\_

Normal SIP Facility: SIP Start Date  SIP End Date

Perpetual SIP Facility: SIP Start Date  SIP End Date 31/12/2099.

SIP Frequency  Weekly (Debit date will be 7<sup>th</sup>/14<sup>th</sup>/21<sup>st</sup>/28<sup>th</sup> of the month)  Fortnightly (Debit date will be 1<sup>st</sup>/16<sup>th</sup> of the month)  Monthly   Daily

#### Bank Details (Centralised Bank Account (CBS) Number is mandatory for ECS and Direct Debit)

Account Holder's Name : \_\_\_\_\_

Name of Bank: \_\_\_\_\_

Branch: \_\_\_\_\_ Account No. \_\_\_\_\_

Account Type:  Current  Savings  NRO  NRE  Others \_\_\_\_\_

9-digit MICR code

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

I/We hereby declare that the particulars given above are correct and express my willingness to pay the installments to pay the installments referred above through participation in ECS / Electronic Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform IDFC Asset Management Company Ltd. about any changes in my bank account. I/We also agree to bear any charges pertaining to availing of this facility.

#### Signatures (Signature also required in section 13)

**First / Sole Applicant**
**Second Applicant**
**Third Applicant**

Place \_\_\_\_\_

Date \_\_\_\_\_

#### For Bank Use Only

We, hereby, certify that the particulars furnished above are correct as per our records, and we, hereby, declare that a copy of this form, duly completed, has been submitted to us.

Branch \_\_\_\_\_ Date \_\_\_\_\_

Signature of the Authorised Official from the Bank

Bank Stamp



#### Authorisation of the Bank Account Holder

This is to inform that I / We have registered for the RBI's ECS (Debit Clearing) / Electronic Debit and that my payment towards SIP installments shall be made from my / our below mentioned bank account with your bank. I / We authorise the representative carrying this ECS / Electronic Debit mandate form to get it verified and executed.



**Account Holder's Signature**
**Joint Account Holder's Signature**
**Account Number**

## 4. Systematic Transfer Plan/Systematic Withdrawal Plan Application Form No.

**Distributor Code / ARN No.** \_\_\_\_\_ **Sub-Distributor Code / ARN No.** \_\_\_\_\_ **M.O. Code** \_\_\_\_\_ **Bank Branch Code** \_\_\_\_\_ **Date of Receipt** \_\_\_\_\_ **Bank Sr. No.** \_\_\_\_\_

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.

**4.1. Existing Unit Holder Information Folio No.** \_\_\_\_\_ / \_\_\_\_\_

PAN (mandatory) \_\_\_\_\_ Enclosed  PAN Proof  KYC Complicane

**4.2. Systematic Transfer Plan (STP)** (Please mention the PAN without which, this application form will be considered incomplete and is liable to be rejected.)

Please arrange for STP with the following options - Fixed Amount

Rs. (in figures) \_\_\_\_\_ Rs. (in words) \_\_\_\_\_

**STP Frequency:**  Weekly (Debit date will be 7<sup>th</sup>/14<sup>th</sup>/21<sup>st</sup>/28<sup>th</sup> of the month)  Fortnightly (Debit date will be 1<sup>st</sup>/16<sup>th</sup> of the month)  
 Monthly - Please Provide the Date   Daily

**STP Period:** Start:  End:  End:

**From Scheme** \_\_\_\_\_

**Plan -**  **Option**  Growth /  Dividend-Payout /  Dividend - Reinvest /  Dividend - Sweep

**Dividend Frequency** (In case of Dividend option) \_\_\_\_\_

**To Scheme** \_\_\_\_\_

**Plan -**  **Option**  Growth /  Dividend-Payout /  Dividend - Reinvest /  Dividend - Sweep\*

**Dividend Frequency** (In case of Dividend option) \_\_\_\_\_

Dividend Sweep\* Option to (Scheme Name) \_\_\_\_\_  Growth /  Div-Payout /  Div-Reinvest

\*Dividend Sweep Option is available form all the Debt Schemes, IDFC - AF, IDFC - APF to all equity schemes of IDFC Mutual Fund. Please fill all details of Sweep.  
 Daily STP will be executed only on business days for the source and target scheme.

**4.3. Systematic Withdrawal Plan (SWP)** (Please mention the PAN without which, this application form will be considered incomplete and is liable to be rejected.)

Please arrange for SWP with the following option:  **Fixed Amount** /  **Capital Appreciation** (Please tick one option only. In case amount is filled & Capital Appreciation ticked, then Fixed Amount will be the default option.)

Rs. (in figures) \_\_\_\_\_ Rs. (in words) \_\_\_\_\_

**SWP Frequency:**  Monthly  Quarterly **SWP Date:**  1<sup>st</sup>  10<sup>th</sup>  20<sup>th</sup>

**SWP Period:** Start:  End:

**From Scheme** \_\_\_\_\_

**Plan -**  **Option**  Growth /  Dividend-Payout /  Dividend - Reinvest/  Dividend - Sweep

**Dividend Frequency** (In case of Dividend option) \_\_\_\_\_

**4.4. Having read and understood the contents of the Scheme Information Document of the Scheme(s),** I / We hereby apply for units of the Scheme(s) and agree to abide by the terms, conditions, rules and regulation governing the Scheme(s). I / We hereby declare that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions fo the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I / We have understood the details of the Scheme(s) and I / We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I / We confirm that the funds invested in the Scheme(s), legally belong to me / us. In the event "Know Your Customer" process is not completed by me / us to the satisfaction of the Mutual Fund, I / We hereby authorize the Mutual Fund, to redeem the funds invested in the Scheme(s), in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the Law.

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.

For NRIs only: I / We confirm that I am / we are Non Residents of Indian nationality / origin and that I / We have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR account.

I / We confirm that details provide by me / us are true and correct.

| First / Sole Applicant / Guardian | Second Applicant | Third Applicant | POA Holder |
|-----------------------------------|------------------|-----------------|------------|
|                                   |                  |                 |            |

## Instructions for Completing the Application Form

**A) Please read the Offer Document/ SID carefully before signing the application form and tendering payment. The application form should be filled in block letters and in English only.**

- i. Applicant's name and address must be given in full (P. O. Box Address may not be sufficient. Investors residing overseas, please provide your Indian address).
- ii. All communication and payments shall be made to the first applicant or the Karta in case of HUF.
- iii. The subscription amounts can be tendered by cheque payable locally at any of the AMC offices or CAMS Investor Service Centres (ISC) which are designated Official Points of Acceptance of Transactions and crossed "A/c Payee only".

**B) PAN details**

As per SEBI Circular No. MRD/DoP/Cir- 05/2007 dated April 27, 2007, it is now mandatory that Permanent Account Number (PAN) issued by the Income Tax Department would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction. Accordingly investors will be required to furnish a copy of PAN together with request for fresh purchases, additional purchases and Systematic Investment Plan (SIP). Application Forms without these information and documents will be considered incomplete and are liable to be rejected without any reference to the investors. The procedure implemented by the AMC and the decisions taken by the AMC in this regard shall be deemed final.

**C) Details for compliance with Anti Money Laundering (AML) regulations**

Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering and the Client Identification implementation procedures prescribed by AMFI inter alia require the AMC to verify the records of identity and address(es) of investors. To ensure adherence to these requirements, investors are required to approach Points of Service (POS) (list of POS available on [amfiindia.com](http://amfiindia.com)) appointed by CDSL Ventures Limited and submit documents for completion of appropriate KYC checks. The details for KYC compliance can also be downloaded from AMFI website, [www.amfiindia.com](http://www.amfiindia.com) or website of the mutual fund, [www.idfcmf.com](http://www.idfcmf.com). The Mutual Fund website also prescribes the list of documents that can be submitted by investors to the POS to get their KYC checks completed.

KYC is mandatory for all investors w.e.f. 1st Jan 2011. It shall be mandatory for all Individual Investors, irrespective of the amount of investment, [except for investments through Micro Systematic Investment Plan (SIP) upto R 50,000 per year per investor] to quote the KYC Compliance Status of each applicant and attach a proof of KYC Compliance from the Effective Date. Individual Investors for the purpose of KYC Compliance shall include (i) their constituted Power of Attorney (PoA) holder, in case of investments through a PoA; (ii) guardian, in case of minor; and (iii) each of the applicants, in case of application in joint names. The sole applicant or in case of joint application, each of the applicants, falling within the category, should ensure compliance with requirements to submit necessary KYC documents to POS while filling the application form. In case of investments through Power of Attorneys (POA), the transaction request needs to be accompanied with the proof of having complied with KYC of POA holder and the investor. Registrars (CAMS) will overwrite static data of investors with data from CVL. After completion of KYC compliance, investors need to approach CVL for Change of Address and not Registrar (CAMS). In respect of KYC compliant Folio, prospective Change of Address received along with transaction slip will not be processed by Registrar (CAMS). The AMC reserves the right to reject subscription requests in the absence of appropriate compliance with the AML Laws.

**D) Investment details and default options**

- i. All Plans are available for investments by all categories of investors. (Subject to applicable conditions).
- ii. In case you wish to opt for multiple Plans / Options, please fill separate application forms.
- iii. If no indication is given for the Option, the investment will be deemed to be for the Growth Option.

**E) Applications under Power of Attorney**

In case of an application under a Power of Attorney please submit a notarized copy of the Power of Attorney along with the application form. The Mutual Fund reserves the right to reject applications not accompanied by a Power of Attorney. Further, the Mutual Fund reserves the right to hold redemption proceeds in case the requisite documents are not submitted.

**F) Applications by Limited Company / Body Corporate / Registered Society / Trust/ Partnership Firm have to be submitted with required documents. (Please refer section "N" for the applicable list of documents)**

**G) Applications through Rupee Drafts / NRE / FCNR accounts**

In case of FII / NRIs / Persons of Indian Origin applying on repatriation basis, payment may be made by Cheques drawn out of NRE / FCNR Accounts. In case of Indian Rupee Drafts purchased abroad or payments from FCNR / NRE accounts, a certificate from the Bank issuing the draft confirming the debit and / or foreign inward remittance certificate (FIRC) issued by investor's banker should also be enclosed. The Mutual Fund reserves the right to hold redemption proceeds in case the requisite details are not submitted.

**H) Bank details**

Investors are requested to mention the bank account details where the redemption / dividend cheques should be drawn, since the same is mandatory as per the directives issued by SEBI. Applications without this information will be deemed to be incomplete and are liable for rejection. The Mutual Fund reserves the right to hold redemption proceeds in case the requisite details are not submitted. Please attach a copy of the cancelled cheque.

**I) Systematic Investment Plan (SIP)**

|  |  |                       |                        |
|--|--|-----------------------|------------------------|
|  | IDFC-GSF-ST, IP, PF, IDFC-SSIF-IP, ST, MT, IDFC-ASBF, IDFC-DBF, IDFC-MMF-TP, IP, IDFC-USTF, IDFC-SAF, IDFC-CEF, IDFC-EF, IDFC-SS(50-50)EF, IDFC-IEF, IDFC-SMEF, IDFC-MIP & IDFC-AA FoF (CP, MP, AP), IDFC IF | IDFC-PEF, IDFC-IGDPGF | IDFC-TA(ELSS)F IDFC-NF |
|--|--|-----------------------|------------------------|

|   |           |           |          |
|---|-----------|-----------|----------|
| Minimum Initial Investment in lumpsum to commence SIP | Rs. 1,000 | Rs. 2,000 | Rs. 500  |
| Minimum installment amount                            | Rs. 1,000 | Rs. 2,000 | Rs. 500  |
| Minimum tenure for SIP                                | 6 months  | 6 months  | 6 months |

- i. If the fund fails to get the proceeds from three installments out of a series of installments submitted at the time of initiating a SIP (Subject to a minimum of six installments), the SIP is deemed as discontinued.
  - ii. Minimum six installments are required for SIP extension / renewal.
  - iii. Switch from Growth to Dividend Option or vice versa is not available for SIP investments.
  - iv. There should be a gap of one month between the first and subsequent installments.
  - v. Copies of payable at par cheques attached along with the ECS Mandate should be attested by the concerned bank. Please mention specific branch MICR code for payable at par cheques.
  - vi. All SIP applications with total investment of Rs. 50,000 or more in one financial year are classified as "Normal SIP" & the PAN no. is mandatory for all such applications. However, if the total investment is less than Rs. 50,000 in one financial year, it is classified as Micro SIP.
  - vii. Any one of the following PHOTO IDENTIFICATION documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN.
    - (a) Voter Identity Card,
    - (b) Driving License,
    - (c) Government/ Defense identification card,
    - (d) Passport,
    - (e) Photo Ration Card,
    - (f) Photo Debit Card,
    - (g) Employee ID cards issued by companies registered with Registrar of Companies (database available in the following link of Ministry of Company affairs <http://www.mca.gov.in/DCAPortalWeb/dca/MyMCALogin.do?method=setDefaultProperty&mode=31>),
    - (h) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament,
    - (i) ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks,
    - (j) Senior Citizen / Freedom Fighter ID card issued by Government,
    - (k) Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI,
    - (l) Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL),
    - (m) Any other photo ID card issued by Central Government / State Governments/ Municipal authorities / Government organizations like ESIC/ EPFO.
  - viii. The following Additional Systematic Investment Plan (SIP) facilities are available.
    - Perpetual SIP: Under this the investor need not mention the SIP end date. The SIP shall end on December 31, 2099 by default. In case there is no mention of the SIP end date; the SIP shall be registered under the Perpetual SIP facility.
    - Differential SIP: Under this facility the investor has a choice of registering the SIP in such a manner that the Initial Investment Purchase can be higher than the Subsequent SIP Installments.
  - ix. SIP Frequency
    - Daily : only through ECS and on the business day.
    - Weekly : on 7th, 14th, 21st and 28th of the month.
    - Fortnightly : on 1st and 16th of the month,
    - Monthly : Any day of the month.

Except Daily SIP, in case SIP day falls on non-business day, the SIP transaction shall be processed on the next business day.
  - x. In case of SIP transactions, the AMC shall terminate the transactions in the below mentioned cases
    1. Three continuous failures on account of insufficient funds.
    2. Account closed or transferred by the investor.
    3. Investors account description does not tally with the description maintained by R&TA/ Mutual Fund.
    4. In case Payment stopped by the investor.
    5. Three continuous rejections in case payment is stopped by the investor/court order.
  - xi. In case of Micro schemes such as Micro SIP upto Rs. 50,000 per year per investor, the additional documents as mentioned in addendum dated December 29, 2010 is required to be submitted by the investor. However, please note that, an investor submitting PAN as identity proof shall undergo the detailed KYC procedure as mentioned in Statement of Additional Information (SAI).  
In case the application for subscription does not comply with the above provisions, the AMC/Trustee retains the sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.
- J) Declaration and signatures**
- i. Signature can be in English or in any other Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under his / her official seal.
  - ii. In case of HUF, the Karta will sign on behalf of the HUF.
  - iii. Applications by minors should be signed by their guardian.

**K) General instructions**

- List of Official Points of Acceptance is available on the website of the Mutual Fund. [www.idfcmf.com](http://www.idfcmf.com)
- Any application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning any reason whatsoever.
- Application forms along with Cheques can be submitted to the AMC office / Investor Service Centres which are Official Points of Acceptance of Transactions, listed in the application form or mailed to the Registrar's office at Chennai. Incomplete forms are liable to be rejected.
- Please note that a non-transferable account statement will be issued for each investment. Units allotted are subject to realisation of cheques.
- In case the cheque is returned on account of whatever reasons the applicant would have to fill a new application form and submit the same at the nearest Official Point of Acceptance of Transactions. The NAV that would be applicable would be the NAV as at the day of submission of the new application form subject to cut-off times of respective schemes.
- At present, debit facility is available with SCB and such other banks with which the Fund would have an arrangement from time to time.
- The Fund may from time to time commence/ discontinue Direct Credit arrangements with various banks for a direct credit of redemptions / Dividends. Investors would not have to submit a separate consent letter to avail of this service. The AMC would commence this operation based on the bank mandate details forwarded by the Investor.
- The ECS credit Facility is for dividend purpose only and is available at select centres. Please attach a photocopy of a cheque or a blank cheque of your bank duly cancelled for ensuring accuracy of the bank's name, branch and code number.
- The ECS debit facility is available for SIP (Autosave) purpose only and is available at select centres. ECS Debit Mandate should be accompanied with cheque for 1st SIP installment.
- Applications rejected by CAMS/CAMS ISC post time stamping cannot be represented.
- Kindly ensure you update the Bank Mandate (Point No. 8 on Form No. 1) for redemption payout correctly. IDFC will not be responsible for any delay or wrong credit due to the incorrect information.
- Any communication/ dispatch of redemption /dividend proceeds, account statements etc. to the unitholders would be made by the Registrar/AMC in such a manner as they may consider appropriate in line with reasonable standards of servicing. Dividend/ Redemption proceeds may also be credited to the Unitholder's bank accounts electronically. In case the Unitholders require these to be sent by cheque/ draft using postal /courier service, the unitholders shall provide appropriate instructions for the same to the AMC/ Registrar.

**L) Minimum period of 7 days is required for execution of Dividend Sweep option from the date of receiving the application.****M) List of Schemes.**

IDFC Premier Equity Fund (IDFC-PEF)  
IDFC Classic Equity Fund (IDFC-CEF)

**Q) List of documents to be submitted with the application form:**

| Document submitted Kindly (✓) | Sr. No. | Documents  | Individuals | Companies | Trusts | Societies | Partnership Firm | NRIs | Investments through POA |
|-------------------------------|---------|--|-------------|-----------|--------|-----------|------------------|------|-------------------------|
|                               | 1       | Resolution / Authorisation to invest   |             | ✓         | ✓      | ✓         | ✓                |      |                         |
|                               | 2       | List of Authorised Signatories with Specimen Signature(s)                                    |             | ✓         | ✓      | ✓         | ✓                |      | ✓                       |
|                               | 3       | Memorandum & Articles of Association   |             | ✓         |        |           |                  |      |                         |
|                               | 4       | Trust Deed   |             |           | ✓      |           |                  |      |                         |
|                               | 5       | Bye-Laws   |             |           |        | ✓         |                  |      |                         |
|                               | 6       | Partnership Deed   |             |           |        |           | ✓                |      |                         |
|                               | 7       | Notarised Power of Attorney  |             |           |        |           |                  |      | ✓                       |
|                               | 8       | Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c where applicable |             |           |        |           |                  | ✓    |                         |
|                               | 9       | PAN Proof (not required for existing investors)  | ✓           | ✓         | ✓      | ✓         | ✓                | ✓    | ✓                       |
|                               | 10      | KYC acknowledgment letter  | ✓           | ✓         | ✓      | ✓         | ✓                | ✓    | ✓                       |
|                               | 11      | Copy of cancelled Cheque   | ✓           | ✓         | ✓      | ✓         | ✓                | ✓    | ✓                       |

**Note:** Financial Institutional Investors (FIIs) should submit the Certificate of Registration (CR), Constitution Document, Resolution and Banker's Certificate / Authorized Signatory List (ASL) along with the Application Form.

All documents in 1 to 6 above should be originals or true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public / Partner as applicable. Originals will be handed over after verification.

**R) AMC will bear Demand Draft charges, only for Equity Schemes, except Fund of Fund and Nifty Fund, in locations where CAMS / AMC offices are not present.**

Amount of Investment : Rs.10,000/- Actual, subject to maximum Rs. 50/-

Above Rs. 10,000/-, Rs. 3/- per 1,000/-, subject to maximum of Rs. 10,000/-

**S) "On Behalf of Minor" Accounts:**

- The minor shall be the first and the sole holder in the folio.
- Guardian, being a natural guardian (i.e. father or mother) or a court appointed legal guardian or a court appointed legal guardian should submit requisite documentary evidence to AMC/Registrar of fund to ascertain relationship/status of guardian.
- Date of birth of the minor along with supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE, Passport, PAN card etc., or other prescribed documents) should be provided while opening the folio.

IDFC Imperial Equity Fund (IDFC-IEF)  
IDFC Arbitrage Fund (IDFC-AF)  
IDFC Arbitrage Plus Fund (IDFC-APF)  
IDFC Equity Fund (IDFC-EF)  
IDFC Small & Midcap Equity (SME) Fund (IDFC-SMEF)  
IDFC All Seasons Bond Fund (IDFC-ASBF)  
IDFC Strategic Sector (50-50) equity Fund (IDFC-SS(50-50)EF)  
IDFC Tax Advantage (ELSS) Fund (IDFC-TA(ELSS)F)  
IDFC India GDP Growth Fund (IDFC-IGDPGF)  
IDFC Super Saver Income Fund - Investment Plan (IDFC-SIF-IP)  
IDFC Super Saver Income Fund - Medium Term Plan (IDFC-SSIF-MT)  
IDFC Monthly Income Plan (IDFC-MIP)  
IDFC Super Saver Income Fund - Short Term Plan (IDFC-SSIF-ST)  
IDFC Dynamic Bond Fund (IDFC-DBF)  
IDFC Cash Fund (IDFC-CF)  
IDFC Ultra Short Term Fund (IDFC-USTF)  
IDFC Savings Advantage Fund (IDFC-SAF)  
IDFC Money Manager Fund - Investment Plan (IDFC-MMF-IP)  
IDFC Money Manager Fund - Treasury Plan (IDFC-MMF-TP)  
IDFC Government Securities Fund - Investment Plan (IDFC-GSF-IP)  
IDFC Government Securities Fund - Short Term Plan (IDFC-GSF-ST)  
IDFC Government Securities Fund - Provident Fund Plan (IDFC-GSF-PF)  
IDFC Asset Allocation Fund - CP (IDFC-AAF-CP)  
IDFC Asset Allocation Fund - MP (IDFC-AAF-MP)  
IDFC Asset Allocation Fund - AP (IDFC-AAF-AP)  
IDFC Nifty Fund (IDFC-NF)  
IDFC Infrastructure Fund (IDFC-IF)

**N) Zero Balance Folio**

- You can now open an Account with us without making an initial purchase. You will be allotted a folio number based on your request. You can use this folio number to Purchase units anytime in the future as per your convenience by giving us a cheque.
- All you have to do is check the box for Zero Balance Folio (Point # 2 on the Common Application Form).

**O) List of ECS locations**

- Investors can refer to the list of ECS locations provided on the ECS Mandate.

**P) List of Autosave (Auto Debit) Banks**

- Investors can refer to the list of Autosave (Auto Debit) Banks provided on the ECS Mandate.

## Scheme Option Chart

| Scheme Name             | Option |                    |        |             |         |            |           |             |        |          |                  |                | Scheme Name | Option               |                    |                |   |
|-------------------------|--------|--------------------|--------|-------------|---------|------------|-----------|-------------|--------|----------|------------------|----------------|-------------|----------------------|--------------------|----------------|---|
|                         | Growth | Dividend Frequency |        |             |         |            |           |             |        |          |                  |                |             | Growth               | Dividend Frequency |                |   |
|                         |        | Daily              | Weekly | Fortnightly | Monthly | Bi-Monthly | Quarterly | Half Yearly | Annual | Periodic | Normal / Regular | Dividend Sweep |             |                      | Dividend Sweep     | Dividend Sweep |   |
| IDFC-GSF-PF - Plan A    | ✓■     |                    |        |             |         |            | ✓●        |             |        | ✓        |                  |                | ✓           | IDFC-CEF- Plan A     | ✓■                 | ✓              |   |
| IDFC-GSF-PF - Plan B    | ✓■     |                    |        |             |         |            | ✓●        |             |        | ✓        |                  |                | ✓           | IDFC-CEF- Plan B     | ✓■                 | ✓              |   |
| IDFC-MMF-IP - Plan A    | ✓■     | ✓■                 | ✓■     |             | ✓●      |            | ✓         |             |        | ✓        |                  |                | ✓           | IDFC-PEF-Plan A      | ✓■                 | ✓              |   |
| IDFC-MMF-IP - Plan B    | ✓■     | ✓■                 | ✓■     |             | ✓●      |            | ✓         |             |        |          |                  |                | ✓           | IDFC-PEF-Plan B      | ✓■                 | ✓              |   |
| IDFC-MMF-IP - Plan F    | ✓■     |                    |        |             |         |            |           |             |        |          |                  | ✓              | ✓           | IDFC-IEF-Plan A      | ✓■                 | ✓              |   |
| IDFC-ASBF-Plan A        | ✓■     |                    |        |             |         |            | ✓●        |             | ✓      | ✓        |                  |                | ✓           | IDFC-IEF-Plan B      | ✓■                 | ✓              |   |
| IDFC-DBF - Plan A       | ✓■     |                    |        |             |         |            | ✓●        |             |        | ✓        |                  |                | ✓           | IDFC-AF-Plan A       | ✓■                 | ✓              | ✓ |
| IDFC-DBF - Plan B       | ✓■     |                    |        |             |         |            | ✓●        |             |        | ✓        |                  |                | ✓           | IDFC-AF-Plan B       | ✓■                 | ✓              | ✓ |
| IDFC- GSF - IP - Plan A | ✓■     |                    |        |             |         |            | ✓●        |             | ✓      | ✓        |                  |                | ✓           | IDFC-EF- Plan A      | ✓■                 | ✓              |   |
| IDFC- GSF - IP - Plan B | ✓■     |                    |        |             |         |            |           |             |        |          |                  | ✓              | ✓           | IDFC-EEF- Plan B     | ✓■                 | ✓              |   |
| IDFC-GSF-ST - Plan A    | ✓■     |                    | ✓■     |             | ✓●      |            | ✓         |             |        |          |                  |                | ✓           | IDFC-TSF             | ✓■                 | ✓              |   |
| IDFC-GSF-ST - Plan B    | ✓■     |                    | ✓■     |             | ✓●      |            | ✓         |             |        |          |                  |                | ✓           | IDFC-APF-Plan A      | ✓■                 | ✓              | ✓ |
| IDFC-SSIF-IP - Plan A   | ✓■     |                    |        |             |         |            | ✓●        |             | ✓      | ✓        |                  |                | ✓           | IDFC-APF- Plan B     | ✓■                 | ✓              | ✓ |
| IDFC-SSIF-IP - Plan B   | ✓■     |                    |        |             |         |            |           |             |        |          |                  | ✓              | ✓           | IDFC-SME             | ✓■                 | ✓              |   |
| IDFC-SSIF-IP - Plan C   | ✓■     |                    |        |             |         |            |           |             |        |          |                  | ✓              | ✓           | IDFC-SS-50-50-Plan A | ✓■                 | ✓              |   |
| IDFC-SSIF-IP - Plan F   | ✓■     |                    |        |             |         |            |           |             |        |          |                  | ✓              | ✓           | IDFC-SS-50-50-Plan B | ✓■                 | ✓              |   |
| IDFC-SSIF-MT-Plan A     | ✓■     | ✓■                 |        | ✓■          | ✓       | ✓●         | ✓         |             |        |          |                  |                | ✓           | IDFC-Indian GDP      | ✓■                 | ✓              |   |
| IDFC-SSIF-MT-Plan B     | ✓■     |                    |        |             | ✓       |            | ✓●        |             |        |          |                  | ✓              | ✓           | IDFC-TAF-ELSS        | ✓■                 | ✓              |   |
| IDFC-SSIF-MT-Plan F     | ✓■     |                    |        |             |         |            |           |             |        |          |                  | ✓              |             | IDFC-AAF-AP          | ✓■                 | ✓              |   |
| IDFC-SSIF-ST - Plan A   | ✓■     |                    |        | ✓■          | ✓●      |            |           |             |        |          |                  |                | ✓           | IDFC-AAF-CP          | ✓■                 | ✓              |   |
| IDFC-SSIF-ST - Plan B   | ✓■     |                    |        | ✓■          | ✓●      |            |           |             |        |          |                  |                | ✓           | IDFC-AAF-MP          | ✓■                 | ✓              |   |
| IDFC-SSIF-ST - Plan C   | ✓■     |                    |        | ✓■          | ✓●      |            |           |             |        |          |                  |                | ✓           | IDFC Nifty Fund      | ✓■                 | ✓              |   |
| IDFC-SSIF-ST - Plan D   | ✓■     |                    |        | ✓■          | ✓●      |            |           |             |        |          |                  |                | ✓           | IDFC IF              | ✓■                 | ✓              |   |
| IDFC-SSIF-ST - Plan F   | ✓■     |                    |        |             |         |            |           |             |        |          |                  | ✓              | ✓           |                      |                    |                |   |
| IDFC- Cash Fund- Plan A | ✓■     | ✓■                 | ✓■     |             |         |            |           |             |        |          |                  |                | ✓           |                      |                    |                |   |
| IDFC- Cash Fund- Plan B | ✓■     | ✓■                 | ✓■     |             |         |            |           |             |        |          |                  |                | ✓           |                      |                    |                |   |
| IDFC- Cash Fund- Plan C | ✓■     | ✓■                 | ✓■     |             | ✓       |            |           |             |        |          |                  |                | ✓           |                      |                    |                |   |
| IDFC-MMF-TP - Plan A    | ✓■     | ✓■                 | ✓■     |             | ✓●      |            |           |             |        |          |                  |                | ✓           |                      |                    |                |   |
| IDFC-MMF-TP - Plan B    | ✓■     | ✓■                 | ✓■     |             | ✓●      |            |           |             |        |          |                  |                | ✓           |                      |                    |                |   |
| IDFC-MMF-TP - Plan C    | ✓■     | ✓■                 | ✓■     |             | ✓●      |            |           |             |        |          |                  | ✓              | ✓           |                      |                    |                |   |
| IDFC-MMF-TP - Plan D    | ✓■     | ✓■                 |        |             |         |            |           |             |        |          |                  |                | ✓           |                      |                    |                |   |
| IDFC-MMF-TP - Plan F    | ✓■     |                    |        |             |         |            |           |             |        |          |                  | ✓              | ✓           |                      |                    |                |   |
| IDFC-USTF               | ✓■     | ✓■                 | ✓■     |             | ✓       |            |           |             |        |          |                  |                | ✓           |                      |                    |                |   |
| IDFC-SAF-Plan A         | ✓■     | ✓■                 | ✓■     |             | ✓       |            |           |             |        |          |                  |                | ✓           |                      |                    |                |   |
| IDFC-SAF-Plan D         | ✓■     | ✓■                 | ✓■     |             | ✓       |            |           |             |        |          |                  |                | ✓           |                      |                    |                |   |
| IDFC-SAF-Plan F         | ✓■     |                    |        |             |         |            |           |             |        |          |                  | ✓              | ✓           |                      |                    |                |   |
| IDFC MIP                | ✓■     |                    |        |             |         |            | ✓         |             |        |          |                  | ✓●             | ✓           |                      |                    |                |   |

Plan A shall be the default plan and dividend reinvestment shall be the default sub option for all schemes.

## Instructions for completing the Nomination Section

- The nomination can be made only by individuals 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. If the units are held jointly, all joint holders will sign the nomination form. If there are more joint holders more sheets can be added for signatures of holders of units and witnesses.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unitholder. If no guardian is provided, nomination of minor will be invalid. The guardian should be a person other than the Unitholder. Nomination can also be in favour of the Central Govt., State Govt., local authority, any person designated by virtue of his office or a religious charitable trust.
- 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 controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir(s). In case of nomination by joint unit holders, transfer to nominee is possible only on the death of all the Unit holders.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. (Please note this, if one of the joint holder dies other surviving holder cannot cancel.)
- On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.
- Nomination shall be registered only if the form is filled in completely.
- Unitholders should mention number of nominees who shall receive the amounts to the deceased unitholder's credit in the event of his/her death in ratio mentioned by the unitholder. In case the ratio is not mentioned the holding will be equally split. However, the AMC reserves the right to treat such requests as incomplete. Decision of AMC in this regard shall be final.
- The investor(s) by signing this nomination form is / are deemed to have read and understood the provisions of Regulation 29 A of SEBI (Mutual Funds) Regulations, 1996, [inserted vide SEBI (Mutual Funds) (Second Amendment) Regulations, 2002 w.e.f. June 11, 2002] read with SEBI circular dated Feb. 16, 2004 and / or any amendments thereto or any rules / regulations framed in pursuant thereof governing the nomination facility and agree/s to be bound by the same.



## C - BANK ACCOUNT DELETION REQUEST

Bank Account Number

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

Bank Account Number

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

Bank Account Number

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

Bank Account Number

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

Deletion of an existing default bank account is not permitted unless the investor mentions another registered bank account as a default account in Section B of this Form.

### Declaration and Signatures (for Part C) (Mandatory)

I/We have read and understood the terms and conditions of bank accounts registration and agree to abide by the same. I/We understand that my/our request will be executed only if it is filled properly with all details mentioned properly and necessary documents are attached, as applicable, failing which the request will be rejected. I/We will not hold IDFC Mutual Fund, the AMC and the Registrar liable for any loss due to delayed execution or rejection of the request.

**Sole / First Applicant / Unit holder**

**Second Applicant / Unit holder**

**Third Applicant / Unit holder**

*(To be signed by all applicants/unitholders if mode of holding is 'Joint'.)*

## INSTRUCTIONS AND TERMS AND CONDITIONS

- IDFC Mutual Fund offers its unitholders, a facility to register more than one bank account in their folio/s. Individuals, HUFs, Sole proprietor firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. Any more bank accounts, even if mentioned or provided, will not be registered unless accompanied by deletion request to delete any existing bank accounts.
- Unitholder(s) are strongly advised to register their various bank accounts and continuously update the bank account details with the mutual fund, using this facility well in advance and specify any one of registered bank account for payment of redemption proceeds with each redemption request. If any of the registered bank accounts are closed/ altered, please intimate such change with an instruction to delete/alter it from our records using this form.
- Bank registration/deletion request from unitholder/s will be accepted and processed only if all the details and necessary documents are attached. The request is liable to be rejected if it is not filled completely and in case of any ambiguous/incorrect/incomplete information.
- The first/sole unit holder in the folio should be amongst any one of the bank account holders. Unit holder(s) cannot provide the bank account(s) of any other person or where the first/sole unitholder is not an account holder in the bank account provided.
- Unitholder(s) need to attach any one of the following mandatory documents in original, in respect of each bank account for registering the bank accounts, failing which the particular bank account will not be registered. This will help in verification of the account details and register them accurately.
  - Cancelled Cheque with name and account number pre-printed
  - Bank statement
  - Certified Copy of Pass book
  - If photocopy of any documents is submitted, the copy should be certified by the bank or investors must produce original for verification.
  - All documents submitted should clearly evidence the bank name, account number and name of all account holders.
- While registering multiple bank accounts, the unitholder(s) has to specify any one bank account as the 'Default Bank Account'. If the 'Default Bank Account' is not specified, the fund reserves the right to designate any of the bank accounts as 'Default Bank Account'. Default Bank Account will be used for all dividend payouts and redemption payouts under circumstances mentioned below.
  - No other registered bank account is specified in the specific redemption request for receiving redemption proceeds.
  - A new non-registered bank account is specified in the specific redemption request for receiving redemption proceeds.
- Maturity proceeds of investments in Fixed Maturity Plans (i.e. FMPs).
- The investors can change the default bank account by submitting this form. In case multiple bank accounts are opted for registration as default bank account, the mutual fund retains the right to register any one of them as the default bank account at its discretion.
- Bank Account Details with Redemption Request: Please note the following important points related to payment of redemption proceeds:
  - Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.
  - Investor may choose to mention any of the existing registered bank account with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used.
  - If unitholder(s) provide a new and unregistered bank mandate with a specific redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of redemption proceeds.
- The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.
- This facility of multiple bank registration request or any subsequent addition/ change/ deletion in the registered bank accounts would be effected within 10 business days from the receipt of a duly completed application form and a confirmation letter will be sent within 15 business days. Unitholder(s) should preserve this letter for their reference, as the account statement will reflect default bank mandate only.
- If in an NRI folio, purchase investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB/ NRO/ NRE.
- The requests for addition/change/deletion/modification in the registered bank account(s) should be submitted using the designated application form only. Requests received on a plain paper are liable to be rejected.
- IDFC Mutual Fund, AMC, its registrar and other service providers shall not be held liable for any loss arising to the unit holder(s) due to the credit of the redemption proceeds into any of the bank accounts registered in the folio.

**Third Party Payment Declaration Form**
**Declaration Form No.** \_\_\_\_\_

**Third Party Payment Declaration Form** should be completed in English and in BLOCK LETTERS only.  
 (Please read the Third Party Payment Rules and Instructions carefully before completing this Form)

**FOR OFFICE USE ONLY**

| Date of Receipt | Folio No. | Branch Trans. No. |
|-----------------|-----------|-------------------|
|                 |           |                   |

**1. 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. \_\_\_\_\_

**2. THIRD PARTY INFORMATION (Refer Instruction No. 3)**
**NAME OF THIRD PARTY** (Person Making the Payment)

Mr. / Ms. / M/s. \_\_\_\_\_

 Nationality \_\_\_\_\_ PAN\* \_\_\_\_\_ **KYC\*\*** (Please  Attached (Mandatory for any amount)

#Mandatory for any amount. Please attach PAN Proof. Refer instruction No. 6. \*\* Refer instruction No. 8.

**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 \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

**CONTACT DETAILS** STD Code \_\_\_\_\_

Tel. : Off. \_\_\_\_\_ Tel. : Res. \_\_\_\_\_ Mobile \_\_\_\_\_

Fax \_\_\_\_\_ Email \_\_\_\_\_

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

| Status of the Beneficial Investor                        | Minor   | FII   | Employee (s)   |
|--|---|---|--|
|  |   | <input type="checkbox"/> Client   |  |
| Relationship of Third Party with the Beneficial Investor | <input type="checkbox"/> Parent<br><input type="checkbox"/> Grand Parent<br><input type="checkbox"/> Related Person<br>_____ (Please specify) | Custodian<br>SEBI Registration No. of Custodian<br>Registration Valid Till<br>[ D D M M Y Y Y Y ]   | 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 employee(s) under Systematic Investment Plans through Payroll Deductions. |

**3. THIRD PARTY PAYMENT DETAILS (Refer Instruction No. 4)**

| Mode of Payment [Please <input checked="" type="checkbox"/> (/)] | Mandatory Enclosure(s)*   |
|--|---|
| Cheque <input type="checkbox"/>                                  | 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="checkbox"/>                               | Certificate from the Issuing Banker stating the Bank Account Holder's Name and Bank Account Number debited for issue of the instrument.   |
| Demand Draft <input type="checkbox"/>                            |   |
| Banker's Cheque <input type="checkbox"/>                         | Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.   |
| RTGS <input type="checkbox"/>                                    |   |
| NEFT <input type="checkbox"/>                                    |   |
| Fund Transfer <input type="checkbox"/>                           |   |

\* IDFC Mutual Fund/IDFC Asset Management Company Limited ("IDFC AMC") 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#  | in figures   | in words |
|--|--|----------|
| Cheque/DD/PO/UTR No.                                       | Cheque/DD/PO/RTGS Date   |          |
| Pay- in Bank A/c No.                                       | [ D D M M Y Y Y Y ]  |          |
| Name of the Bank   | _____  |          |
| Branch   | _____ Bank City _____  |          |
| Account Type [Please <input checked="" type="checkbox"/> ] | <input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____ (please specify) |          |

# including Demand Draft charges, if any.

**4. DECLARATIONS & SIGNATURE/S (Refer Instruction 5)**

**THIRD PARTY DECLARATION**

I/We confirm having read and understood the Third Party Payment rules, as given below and hereby agree to be bound by the same.

I/We declare that the information declared herein is true and correct, which IDFC Mutual Fund is entitled to verify directly or indirectly. I agree to furnish such further information as IDFC Mutual Fund may require from me/us. I/We agree that, if any such declarations made by me/us are found to be incorrect or incomplete, IDFC Mutual Fund/IDFC AMC is not bound to pay any interest or compensation of whatsoever nature on the said payment received from me/us and shall have absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies.

I/We hereby declare that the amount invested in the Scheme is through legitimate sources only 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 will assume personal liability for any claim, loss and/or damage of whatsoever nature that IDFC Mutual Fund/IDFC AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing of the transaction in favour of the beneficial investor(s) as detailed in the Application Form.

**Applicable to NRIs only :**

I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External/ Ordinary Account/FCNR Account.

Please (✓)  Yes  No

If yes, (✓)  Repatriation basis

Non-repatriation basis Signature of the Third Party \_\_\_\_\_

**BENEFICIAL INVESTOR(S) DECLARATION**

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

I/We acknowledge that IDFC Mutual Fund reserves the right in its sole discretion to reject/not process the Application 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 Application Form. IDFC Mutual Fund/IDFC AMC 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 IDFC Mutual Fund/IDFC AMC.

**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.

**SIGNATURE/S**

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

**THIRD PARTY PAYMENT RULES**

- 1 In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "risk mitigation process against third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions
- 2a. The following words and expressions shall have the meaning specified herein:
  - (a) **"Beneficial Investor"** is the first named applicant/ investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
  - (b) **"Third Party"** means any person making payment towards subscription of Units in the name of the Beneficial Investor.
  - (c) **"Third Party payment"** is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

**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.
- 2b. IDFC Mutual Fund/ IDFC Asset Management Company Limited ('IDFC AMC') will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:
  - (i) 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 50,000/- each regular Purchase or per SIP installment.
  - (ii) Payment by Employer on behalf of employee(s) under Systematic Investment Plan (SIP) Payroll deductions.
  - (iii) Custodian on behalf of an FII or a Client.

\* 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
- 2c. Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.
  - (i) Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party.
  - (ii) Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors (guardian in case of minor) and the person making the payment i.e. third party.
- 2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of IDFC 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 Third Party or the applicant investor(s).

The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of IDFC AMC or visit our website [www.idfcmf.com](http://www.idfcmf.com) for any further information or updates on the same.

# INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

## 1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum, 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 canceling and re-writing 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 Official Points of Acceptance / Investor Service Centres (ISCs) of IDFC Mutual Fund.

In case the Declaration Form does not comply with the above requirements, IDFC Mutual Fund /IDFC AMC retains the sole and absolute discretion to reject / not process such Declaration Form and refund the subscription money and shall not be liable for any such rejection.

## 2. BENEFICIAL INVESTOR INFORMATION

The Third Party should provide the Folio Number of the Beneficial Investor already having an account in any of the IDFC Mutual Fund Schemes in Section 1. In case the Beneficial Investor does not have a Folio Number, the Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.

## 3. THIRD PARTY INFORMATION

"Third Party" includes the Parent, Grand Parent, Related Person, Custodian, or Employer, making payment towards subscription of Units in the name of the Beneficial Investor(s).

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 made on behalf of Beneficial Investor(s) is:

- On behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (which includes each regular purchase or per SIP installment) made by Parents/Grand Parents/ Related Persons (This limit of ₹ 50,000 shall not be applicable for investments in IDFC Children's Gift Fund); or
- On behalf of employee under Systematic Investment Plans through Payroll deductions made by Employer; or
- On behalf of an FI or a Client made by the Custodian.

Mailing address and contact details of Third Party must be written in full.

## 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 Third Party as per the mode of payment selected:

### (i) Source of funds - if paid by cheque

In case the account number and account holder name of the third party is not pre-printed on the cheque, then the third party should provide any one of the following documents:

- a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- 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.

# the original documents along with the documents mentioned above should be submitted to the ISCs / Official Points of Acceptance of IDFC Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the IDFC AMC/ IDFC Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

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

A Certificate (in original) from the issuing banker 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

IDFC AMC/IDFC Mutual Fund will not accept any purchase applications from investor 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 ₹ 50,000/- or more. The third party should provide a Certificate (in original) obtained from the bank giving name, address and PAN (if available) 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)

Signature(s) should be in English or in 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 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.

## 7. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Third Party should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, IDFC AMC/ IDFC Mutual Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the third party, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

IDFC Mutual Fund, IDFC AMC, IDFC AMC Trustee Company Limited ("IDFC Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/ rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the Act, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website [www.idfcmf.com](http://www.idfcmf.com).

## 8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

It is mandatory for the Third Party to quote the KYC Compliance Status and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or Printout of KYC Compliance Status downloaded from CVL website ([www.cvlindia.com](http://www.cvlindia.com))) using the PAN Number. Declaration Form without a valid KYC Compliance of Third Party will be rejected.

In the event of non-compliance of KYC requirements, IDFC Trustee/IDFC AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

**Form For Nomination / Cancellation of Nomination**

(To be filled in by Individual (s) applying Singly or Jointly)

**Application No.**
**To**
**Computer Age Management Services Pvt. Ltd.**
**Unit: IDFC Mutual Fund**
**Ground Floor, 178/10 Kodambakkam High Road,  
Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034.**

 Date: 

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Dear Sir,

 I / We undersigned, confirm that I / we do not wish to opt for the nomination facility for the investments made in the folio / application no. \_\_\_\_\_

 I / We undersigned, do hereby nominate the person more particularly described hereunder as Nominee/s to received the units to my / our credit in folio / application no. \_\_\_\_\_ in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee and signature of the Nominee acknowledging receipt thereof, shall be valid discharge by the AMC / Mutual Fund / Trustees.

 I / We undersigned, confirm that I / we wish to cancel the nomination of the person/s more particularly described hereunder as Nominee/s in respect of the Folio No. \_\_\_\_\_ with effect from \_\_\_\_\_.

**NAMES AND ADDRESSES OF NOMINEES**

| 1st Nominee                                 |  |   |   |   |   |   |   |   |   |
|---|--|---|---|---|---|---|---|---|---|
| _____<br>Signature of the Nominee/Guardian* | Name _____<br>Address _____<br>Date of Birth (to be furnished in case the Nominee is a minor) <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> </tr> </table><br>Nominee's relationship with the Investor _____<br>** The Nominee is a minor, whose guardian is _____<br>Address of the Guardian _____<br>_____ | D | D | M | M | Y | Y | Y | Y |
| D   | D  | M | M | Y | Y | Y | Y |   |   |
| 2nd Nominee                                 |  |   |   |   |   |   |   |   |   |
| _____<br>Signature of the Nominee/Guardian* | Name _____<br>Address _____<br>Date of Birth (to be furnished in case the Nominee is a minor) <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> </tr> </table><br>Nominee's relationship with the Investor _____<br>** The Nominee is a minor, whose guardian is _____<br>Address of the Guardian _____<br>_____ | D | D | M | M | Y | Y | Y | Y |
| D   | D  | M | M | Y | Y | Y | Y |   |   |
| 3rd Nominee                                 |  |   |   |   |   |   |   |   |   |
| _____<br>Signature of the Nominee/Guardian* | Name _____<br>Address _____<br>Date of Birth (to be furnished in case the Nominee is a minor) <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> </tr> </table><br>Nominee's relationship with the Investor _____<br>** The Nominee is a minor, whose guardian is _____<br>Address of the Guardian _____<br>_____ | D | D | M | M | Y | Y | Y | Y |
| D   | D  | M | M | Y | Y | Y | Y |   |   |

\*The Signature of the Nominee/Guardian in the above table is optional.

\*\*To be deleted if not applicable

**UNIT HOLDER (S)**

|                        |  |   |   |   |   |   |   |   |   |
|------------------------|--|---|---|---|---|---|---|---|---|
| _____<br>(1) Signature | Name _____<br>Address _____<br>Date <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> </tr> </table> | D | D | M | M | Y | Y | Y | Y |
| D                      | D  | M | M | Y | Y | Y | Y |   |   |
| _____<br>(2) Signature | Name _____<br>Address _____<br>Date <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> </tr> </table> | D | D | M | M | Y | Y | Y | Y |
| D                      | D  | M | M | Y | Y | Y | Y |   |   |
| _____<br>(3) Signature | Name _____<br>Address _____<br>Date <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> </tr> </table> | D | D | M | M | Y | Y | Y | Y |
| D                      | D  | M | M | Y | Y | Y | Y |   |   |

## CAMS TRANSACTION POINTS

• Agartala : Advisor Chowmuhanani (Ground Floor), Krishnanagar, Agartala, Tripura - 799001. • Agra : No. 8, II Floor, Maruti Tower, Sanjay Place, Agra, Uttarpradesh - 282002. • Ahmedabad : 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat - 380006. • Ahmednagar : 203-A,Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar, Maharashtra - 414001. • Ajmer : Shop No.S-5, Second Floor, Swami Complex, Ajmer, Rajasthan - 305001. • Akola : Opp. RLT Science College, Civil Lines, Akola, Maharashtra - 444001. • Aligarh : City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttar Pradesh - 202001. • Allahabad : 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad, Uttarpradesh - 211001. • Alleppey : Bldg. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey, Kerala - 688011. • Alwar : 256A, Scheme No:1, Arya Nagar, Alwar, Rajasthan - 301001. • Amaravati : 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra - 444601. • Ambala : Opposite PEER, Bal Bhavan Road, Ambala, 721, Haryana - 134003. • Amritsar : 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar, Punjab - 143001. • Anand : 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat - 388001. • Anantapur : 15-570-33, I Floor, Pallavi Towers, Anantapur, Andhra Pradesh - 515001. • Andheri (parent: Mumbai ISC) : 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E), Maharashtra - 400069. • Angul : Similipada, Angul, Orissa - 759122. • Ankleshwar : G-34, Ravi Complex, Valia Char Rasta, G.I.D.C., Ankleshwar- Bharuch, Gujarat - 393002. • Asansol : Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol, West Bengal - 713303. • Aurangabad : Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad, Maharashtra - 431001. • Bagalkot : No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumtagi Motors, Station Road, Near Basaveshwar Circle, Bagalkot, Karnataka - 587101. • Balasore : B C Sen Road, Balasore, Orissa - 756001. • Bangalore : Trade Centre, 1st Floor, 45, Dikensen Road, ( Next to Manipal Centre ), Bangalore, Karnataka - 560042. • Bareilly : F-62-63, Butler Plaza, Civil Lines, Bareilly, Uttar Pradesh - 243001. • Barnala : Ist floor, R K Marbel House, Court Road, Barnala, Punjab - 148101. • Basti : Office no 3, Ist Floor, Jamia Shopping Complex, Opposite Pandey School), Station Road, Basti, Uttar Pradesh - 272002. • Belgaum : 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum, Karnataka - 590006. • Bellary : No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary, Karnataka - 583103. • Berhampur : First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Berhampur, Orissa - 760001. • Bhagalpur : Krishna, I Floor, Near Mahadev Cinema, Dr. R. P. Road, Bhagalpur, Bihar - 812002. • Bharuch (Parent: Ankleshwar TP) : F-108, Rangoli Complex, Station Road, Bharuch, Gujarat - 392001. • Bhatinda : 2907 GH,GT Road, Near Zila Parishad, Bhatinda, Punjab - 151001. • Bhavnagar : 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar, Gujarat - 364002. • Bhilai : 209, Khichariya Complex, Opp. IDBI Bank, Nehru Nagar Square, Bhilai, Chhattisgarh - 490020. • Bhiwara : Indraparstha tower, Second Floor, Shyam Ki Sabji Mandi, Near Mukharji Garden, Bhiwara, Rajasthan - 311001. • Bhiwani : 24-25, Ist Floor, City Mall, Hansi Gate, Bhiwani, Haryana - 127021. • Bhopal : Plot No.13, Major Shopping Center, Zone-I, M. P. Nagar, Bhopal, Madhya Pradesh - 462011. • Bhubaneswar : Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar, Orissa - 751001. • Bhuj : Data Solution, Office No:17, I st Floor, Municipal Building, Opp. Hotel Prince, Station Road, Bhuj - Kutch, Gujarat - 370001. • Bhusawal (Parent: Jalgaon TP) : 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra - 425201. • Bikaner : F 4,5 Bothra Complex, Modern Market, Bikaner, Rajasthan - 334001. • Bilaspur : Beside HDFC Bank, Link Road, Bilaspur, Chattisgarh - 495 001. • Bokaro : Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004. • Burdwan : 399, G T Road, Basement of Talk of the Town, Burdwan, West Bengal - 713101. • C. R. Avenue (Parent: Kolkata ISC) : 33,C.R Avenue, 2nd Floor, Room No.13, Kolkata, West Bengal - 700012. • Calicut : 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut, Kerala - 673016. • CAMS OMR : Ground Floor, 148 O M R, Okkiyam, Thuraiipakkam, Chennai, Tamil Nadu - 600097. • Chandigarh : SCO 80-81, Illrd F, Sector 17 C, Chandigarh, Punjab - 160017. • Chandrapur : Above Mustafa Decor, Hakimi Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur, Maharashtra - 442402. • Chennai : Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamil Nadu - 600034 . • Chhindwara : Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara, Madhya Pradesh - 480001. • Chittorgarh : 187 Rana Sanga Market, Chittorgarh, Rajasthan - 312001. • Cochin : 40 / 9633 D, Veekshanam Road, Near International Hotel, Cochin, Kerala - 682035. • Coimbatore : Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R. S. Puram, Coimbatore, Tamil Nadu - 641002. • Cuttack : Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa - 753001. • Darbhanga : Shahi Complex,1st Floor, Near RB Memorial Hospital, V.I.P Road, Benta, Laheriasarai, Darbhanga, Bihar - 846001. • Davenegere : 13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P. J. Extension, Devengere, Karnataka - 577002. • Dehradun : 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun, Uttaranchal - 248001. • Deoghar : S S M Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand - 814112. • Dhanbad : Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad, Jharkhand - 826001. • Dharmapuri : 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamil Nadu - 636701. • Dhule : H. No. 1793 / A, J. B. Road, Near Tower Garden, Dhule, Maharashtra - 424001. • Durgapur : City Plaza Building 3rd Floor, City Center, Durgapur, West Bengal - 713216. • Eluru : No 23 B-4-73,Andhra Bank Lane, Opp Srinivasa Theatre, Ramachandra Rao Peta, Eluru, Andhra Pradesh - 534002. • Erode : 197, Seshaiyer Complex, Agraharam Street, Erode, Tamil Nadu - 638001. • Faizabad : 64 Cantonment, Near GPO, Faizabad, Uttar Pradesh - 224001. • Faridhabad : B-49, Ist Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad, Haryana - 121001. • Ferozabad : Shop No.19, 1st Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Ferozabad, Uttar Pradesh - 283203. • Gandhidham : Grain Merchants Association Building, Grain Merchants Association Building, Gandhidham, Gujarat - 370201. • Ghaziabad : 113/6 I Floor, Navyug Market, Gazhiabad, Uttarpradesh - 201001. • Goa : No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa), Goa - 403 001. • Gondal (Parent Rajkot) : Kailash Complex, Wing -A, Office No. 52, Bus stand Road, Near Gundala Gate, Gondal, Gujarat - 360311. • Gondia : Shri Talkies Road, Gondia, Maharashtra - 441601. • Gorakhpur : Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur, Uttarpradesh - 273001. • Gulbarga : Pal Complex, Ist Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka - 585101. • Guntur : Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur, Andhra Pradesh - 522002. • Gurgaon : SCO - 16, Sector - 14, First Floor, Gurgaon, Haryana - 122001. • Guwahati : A.K. Azad Road, Rehabari, Guwahati, Assam - 781008. • Gwalior : G-6, Global Apartment Phase-II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior, Madhya Pradesh - 474011. • Haldia : 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia, West Bengal - 721602. • Haldwani : Durga City Centre, Nainital Road, Haldwani, Uttarakhand - 263139. • Hazaribag : Municipal Market, Annanda Chowk, Hazaribagh, Jharkhand - 825301. • Himmatnagar : D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat - 383001. • Hisar : 12, Opp. Bank of Baroda, Red Square Market, Hisar, Haryana - 125001. • Hoshiarpur : Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab - 146001. • Hosur : Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur, Tamil Nadu - 635109. • Howrah (Parent: Kolkata ISC) : Gagananchal Shopping Complex, Shop No.36 (Basement), 37,Dr. Abani Dutta Road, Salkia, Howrah, West Bengal - 711106. • Hubli : 206 & 207. 1st Floor, 'A' Block, Kundagol Complex, Opp Court, Club road, Hubli, Karnataka - 580029. • Hyderabad : 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad, Andhra Pradesh - 500003. • Ichalkarnaji (Parent Kolhapur) : 12/178, Behind Congress Committee Office, Ichalkarnaji - 416115. • Indore : 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore, Madhya Pradesh - 452 001. • Itarsi : 1st Floor, Shiva Complex, Bharat Talkies Road, Itarsi, Madhya Pradesh - 461111. • Jabalpur : 975,Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur, Madhya Pradesh - 482001. • Jaipur : R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan - 302001. • Jajpur : Room No 1, First Floor, Sulaikha Complex, Chorda,By Pass At, Jajpur Road, Orissa - 755091. • Jalandhar : 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar, Punjab - 144001. • Jalgaon : Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon, Maharashtra - 425001. • Jalna C.C. (Parent: Aurangabad) : Shop No: 11, 1St Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road, Jalna, Maharashtra - 431203. • Jammu : 660-Gandhi Nagar, Jammu, J & K - 180004. • Jamnagar : 217/218, Manek Centre, P.N. Marg, Jamnagar, Gujarat - 361008. • Jamshedpur : Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur, Jharkhand - 831001. • Jaunpur : 248, Fort Road, Near Amber Hotel, Jaunpur, Uttar Pradesh - 222001. • Jhansi : Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi, Uttarpradesh - 284001. • Jodhpur : 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur, Rajasthan - 342003. • Junagadh : Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh, Gujarat - 362001. • Kadapa : Door No.: 21/ 598, Palempapaiah Street, Near Ganjikutta Pandurangiah Dental Clinic, 7 Roads Circle, Kadapa, Andhra Pradesh - 516001 . • Kakinada : No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Andhra Pradesh - 533 001. • Kalyani: A - 1/50, Block - A, Dist Nadia, Kalyani, West Bengal - 741235. • Kanchipuram New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram, Tamil Nadu - 631501. • Kannur : Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kerala - 670004. • Kanpur : I Floor 106 to 108, City Centre Phase II, 63/ 2, The Mall, Kanpur, Uttarpradesh - 208001. • Karimnagar : HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Andhra Pradesh - 505001.

• Karnal (Parent:Panipat TP) : 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal, Haryana - 132001. • Karur : 126 G, V. P. Towers, Kovai Road, Basement of Axis Bank, Karur, Tamil Nadu - 639002. • Katni : NH 7, Near LIC, Jabalpur Road, Bargawan, Katni, Madhya Pradesh - 483501. • Kestopur : AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kolkata, Kestopur, West Bengal - 700101. • Khammam : Shop No.11-2-31/3 1st Floor, Phillips Complex, Balajinagar, Wyr Road, Nr. Baburao, Petrol Bunk, Khammam, Andhra Pradesh - 507001. • Khanna : Shop No :- 3, Bank of India Building, Guru Amar Dass Market, Khanna, Punjab - 141401. • Kharagpur : H.No.291/1, Ward No-15, Malancha Main Road, Opposite UCO Bank, Kharagpur, West Bengal - 721301. • Kolhapur : AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra - 416001. • Kolkata : "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata, West Bengal - 700071. • Kollam : Kochupilamoodu Junction, Near VLC, Beach Road, Kollam, Kerala - 691001. • Kota : B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota, Rajasthan - 324007. • Kottayam : KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkummootil, Kottayam, Kerala - 686001. • Kumbakonam : Jailani Complex, 47, Mutt Street, Kumbakonam, Tamil Nadu - 612001. • Kurnool : H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Andhra Pradesh - 518004. • Latur : Kore Complex, 2nd Cross Kapad Line, Near Shegav Patsanstha, Latur, Maharashtra - 413512. • Lucknow : Off # 4, 1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Lucknow, Uttarpradesh - 226001. • Ludhiana : U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab - 141002. • Madurai : 86/71A, Tamilsangam Road, Madurai, Tamil Nadu - 625001. • Malda : Daxhinapan Abasan, Opp. Lane of Hotel Kalinga, SM Pally, Malda, West Bengal - 732101. • Mangalore : No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore, Karnataka - 575003. • Manipal : Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar, Manipal, Karnataka - 576104. • Mapusa (Parent ISC : Goa) : Office No.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Goa - 403507. • Margao : Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Goa - 403601. • Mathura : 159/160 Vikas Bazar, Mathura, Uttarpradesh - 281001. • Meerut : 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut, Uttarpradesh - 250002. • Mehsana : 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Gujarat - 384002. • Moga : Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga, Punjab - 142001. • Moradabad : B-612 'Sudhakar', Lajpat Nagar, Moradabad, Uttarpradesh - 244001. • Morbi : 108, Galaxy Complex, Opp. K.K. Steel, Sanala Road, Morbi, Gujarat - 363641. • Mumbai : Rajabahdur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra - 400023. • Muzzafarpur : Brahman Toli, Durgasthan, Gola Road, Muzaffarpur, Bihar - 842001. • Mysore : No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka - 570009. • Nadiad (Parent TP: Anand TP) : 8, Ravi Kiran Complex, Ground Floor Nanakumbhath Road, Nadiad, Gujarat - 387001. • Nagpur : 145 Lendra, New Ramdaspath, Nagpur, Maharashtra - 440010. • Nalgonda : Adj. to Maisaiah Statue, Clock Tower Center, Bus Stand Road, Nalgonda, Andhra Pradesh - 508001. • Namakkal : 156A/1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Tamil Nadu - 637001. • Nanded : Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded, Maharashtra - 431605. • Nandyal : Shop No.: 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, Nandyal, Andhra Pradesh - 518501. • Nasik : Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off. College Road, Nasik, Maharashtra - 422005. • Navsari : Dinesh Vasani & Associates, 103 -Harekrishna Complex, Above IDBI Bank, Nr. Vasant Talkies, Chimmnabai Road, Navasari, Gujarat - 396445. • Nellore : 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore, Andhra Pradesh - 524001. • New Delhi : 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi - 110001. • Nizamabad : D. No. 5-6-209, Saraswathi Nagar, Nizamabad, Andhra Pradesh - 503001. • Noida : B-20, Sector - 16, Near Metro Station, Noida - 201301. • Ongole : # 1, ARN Complex, Kurnool Road, Ongole, Andhra Pradesh - 523001. • Palakkad : 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Kerala - 678001. • Palanpur : Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur, Gujarat - 385001. • Panipat : 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T. Road, Panipat, Haryana - 132103. • Pathankot : 13 - A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot, Punjab - 145001. • Patiala : 35, New Lal Bagh Colony, Patiala, Punjab - 147001. • Patna : Kamlaye Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road, Patna, Bihar - 800001. • Pondicherry : S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. • Porbandar : II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar, Gujarat - 360575. • Proddatur : Dwarakmayee, D No 8/239, Opp Saraswathi Type Institute, Sreeramula Peta, Proddatur, Andhra Pradesh - 516360. • Pune : Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel, Mehendale Garage Road, Erandawane, Pune, Maharashtra - 411004. • Rae Bareli : 17, Anand Nagar Complex, Rae Bareli, Uttar Pradesh - 229001. • Raichur : # 12-10-51/3C, Maram Complex, Besides State Bank of Mysore, Basaveswara Road, Raichur, Karnataka - 584101. • Raipur : HIG,C-23, Sector - 1, Devendra Nagar, Raipur, Chhattisgarh - 492004. • Rajahmundry : Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvvari Street, T Nagar, Rajahmundry, Andhra Pradesh - 533101. • Rajapalayam : No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Tamil Nadu - 626117. • Rajkot : Office 207 - 210, Everest Building, Harihar Chowk, Opp. Shastri Maidan, Limda Chowk, Rajkot, Gujarat - 360001. • Ranchi : Near Student's Cottage Pee Pee Compound, Ranchi, Jharkhand - 834001. • Ratlam : Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh - 457001. • Ratnagiri : Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Maharashtra - 415 639. • Rohtak : 205, 2nd Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak, Haryana - 124001. • Roorkee : 399/1 Jadugar Road, 33 Civil Lines, Roorkee, Uttarakhand - 247667. • Ropar : SCF - 17 Zail Singh Nagar, Ropar, Punjab - 140001. • Rourkela : 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela, Orissa - 769001. • Sagar : Opp. Somani Automobiles, Bhagwananj, Sagar, Madhya Pradesh - 470002. • Saharanpur : I Floor, Krishna Complex, Opp. Hathii Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. • Salem : No.2, I Floor Vivekananda Street, New Fairlands, Salem, Tamil Nadu - 636016. • Sambalpur : C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur, Orissa - 768001. • Sangli (Parent: Kohlapur) : Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli, Maharashtra - 416416. • Satara : 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra - 415002. • Satna : 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, Satna, Madhya Pradesh - 485001. • Shahjahanpur : Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur, Uttar Pradesh - 242001. • Shillong : LDB Building, 1st Floor, G. S. Road, Shillong, Meghalaya - 793001. • Shimla : I Floor, Opp. Panchayat Bhawan Main Gate, Bus Stand, Shimla, Himachal Pradesh - 171001. • Shimoga : Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Karnataka - 577201. • Siliguri : No 8, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri, West Bengal - 734001. • Sirsa : Gali No:1, Old Court Road, Near Railway Station Crossing, Sirsa, Haryana - 125055. • Sitapur : Arya Nagar, Near Arya Kanya School, Sitapur, Uttar Pradesh - 261001. • Solan : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh - 173212. • Solapur : Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra - 413001. • Sonepat : Shop No. 5, PP Tower, Ground Floor, Opp to Income Tax Office, Sonepat, Haryana - 131001. • Sriganganagar : 18 L Block, Sri Ganganagar, Sri Ganganagar, Rajasthan - 335001. • Srikakulam : Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam, Andhra Pradesh - 532001. • Sultanpur : 967, Civil Lines, Near Pant Stadium, Sultanpur, Uttar Pradesh - 228001. • Surat : Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp. Dhiraj Sons, Athwalines, Surat, Gujarat - 395001. • Surendranagar : 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Gujarat - 363035. • Tanjore : 1112, West Main Street, Tanjore, Tamil Nadu - 613009. • Thiruppur : 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur, Tamil Nadu - 641601. • Thiruvalla : Central Tower, Above Indian Bank, Cross Junction, Thiruvalla, Kerala - 689101. • Tinsukia : Sanairan Lohia Road, 1st Floor, Tinsukia, Assam - 786125. • Tirunelveli : 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli, Tamil Nadu - 627001. • Tirupathi, Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi, Andhra Pradesh - 517501. • Trichur : Adam Bazar, Room No.49, Ground Floor, Rice Bazar (East), Trichur, Kerala - 680001. • Trichy : No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamil Nadu - 620018. • Trivandrum : R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum, Kerala - 695004. • Tuticorin : 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, Tuticorin, Tamil Nadu - 628 008. • Udaipur : 32 Ahinsapuri, Fatehpura Circle, Udaipur, Rajasthan - 313004. • Ujjain : 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain, Madhya Pradesh - 456010. • Unjha (Parent: Mehsana) : 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Gujarat - 384170. • Vadodra : 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodra, Gujarat - 390 007. • Valsad : 3rd Floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane, Valsad, Gujarat - 396001. • Vapi : 215-216, Heena Arcade, Opp. Tirupathi Tower, Near G.I.D.C, Char Rasta, Vapi, Gujarat - 396195. • Varanasi : C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi, Uttarpradesh - 221002. • Vashi : Mahaveer Center, Office No:17, Plot No:77, Sector 17, Vashi, Maharashtra - 400703. • Vellore : No:54, 1st Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore, Tamil Nadu - 632004. • Veraval : Opp. Lohana Mahajan Wadi, Satta Bazar, Veraval, Gujarat - 362265. • Vijayawada : 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada, Andhra Pradesh - 520010. • Visakhapatnam : 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam, Andhra Pradesh - 530 016. • Warangal : F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal, Andhra Pradesh - 506001. • Wardha : Opp. Raman Cycle Industries, Krishna Nagar, Wardha, Maharashtra - 442001. • Yamuna Nagar : 124-B/R Model Town, Yamuna Nagar, Haryana - 135001. • Yavatmal : Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra - 445001.