

# Now open for subscription!

## IDFC Fixed Maturity Plan Yearly Series - 48 KEY INFORMATION MEMORANDUM (KIM)

**NFO Opens : February 02, 2012**  
**NFO Closes : February 06, 2012**

Offer of Units of at Rs. 10 per unit during  
the New Fund Offer Period



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or call 1800 22 6622 / 1800 26 6688

### IDFC Fixed Maturity Plan Yearly Series - 48

A Close Ended Income Scheme from IDFC Mutual Fund

|                                  |   |  |
|----------------------------------|---|--|
| Name of Mutual Fund              | : | IDFC Mutual Fund   |
| Name of Asset Management Company | : | IDFC Asset Management Company Limited  |
| Name of Trustee Company          | : | IDFC AMC Trustee Company Limited   |
| Addresses of the entities        | : | One India Bulls Centre, 841, Jupiter Mills Compound,<br>Senapati Bapat Marg, Elphinstone Road (West),<br>Mumbai - 400 013. |
| Website                          | : | <a href="http://www.idfcmf.com">www.idfcmf.com</a>   |

**INSTRUCTIONS** Please read the offer document carefully before signing the application form and tendering payment. The application form should be filled in Block letters in English only.

**A) INVESTORS DETAILS**

- i. Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient).
- 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 Collection Centres, crossed "A/c Payee only".
- iv. Please mention the application form number and the name of the first applicant on the reverse of the instrument.

**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 investments registration (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 REGULATIONS OF SEBI**

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) 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 or website of the mutual fund, 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) PAYMENT OPTIONS**

**RESIDENT INVESTORS**

1. The subscription amounts can be tendered by cheque payable locally at any location where we have an NFO Collection Centre and crossed "A/c Payee only". Application forms accompanied with outstated cheques/ post dated cheques will not be accepted.
2. Cheque has to be drawn on "IDFC Fixed Maturity Plan Yearly Series- 48".
3. Investors residing in cities with no NFO Collection Centre can apply through DD. The AMC will not accept any request for refund of demand draft charges.

**NON-RESIDENT INVESTOR**

1. In case of FIIs/ NRIs/ Persons of Indian Origin applying on repatriation basis, payment may be made by Cheques drawn out of NRE/ FCNR Accounts.
2. In case of Indian Rupee drafts purchased from 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.

**E) INVESTMENT DETAILS AND DEFAULT OPTIONS**

- i. Minimum investment amount is Rs. 10,000/- and in multiples of Re. 10/- thereafter.
- ii. You can opt for either Growth Option or Dividend Payout (Regular or Quarterly) by selecting the option of your choice on the Application Form.
- iii. If no indication is given by the investor in the scheme, the default option will be Growth.
- iv. If the mandate of operation is not clearly ticked, the default option will be 'Joint' in case the number of holders is more than one.
- v. You can auto switch your units from this scheme to any of our existing schemes at maturity by filling point # 10 of the application Form. Please note that this facility is only applicable for switch into our existing schemes and not to any other New Fund Offer that may be running parallel to this scheme.

**F) APPLICATIONS UNDER POWER OF ATTORNEY**

In case of an application under a Power of Attorney please submit a notarised 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.

**G) APPLICATIONS BY LIMITED COMPANY/ FIRM/ TRUST/ BODY CORPORATE/ REGD. SOCIETY**

In case of an application by a Limited Company/ Body Corporate/ Registered Society/ Trust/ Partnership Firm, please submit the following documents within seven days from the date of application submission, quoting the details of the application at the Registrar's office at Chennai.

Trust : Duly certified copies of Trust Deed, specimen signatures of the authorised signatories & relevant resolution.

Body Corporates : Duly certified copies of Memorandum & Articles of Associations and/or other documents governing the entity, specimen signatures of the authorised signatories & necessary Board Resolution.

Partnership Firm : Duly certified copies of Partnership deed, Specimen signatures of the authorised signatories & relevant Resolution.

**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.

**I) 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.

**J) GENERAL INSTRUCTIONS**

1. For direct applications, the Investor should write in the space provided for the broker code "Direct Application" or "Not Applicable (N.A.)".
  2. In case of change in broker, the investor will be required to strike off the old broker code and countersign near the new broker code, before submitting the application form / transaction form / purchase form at the applicable collection centres / OPA (Official points of Acceptance).
  3. The Registrar and the AMC shall effect the received changes in the broker code within the reasonable period of time from the time of receipt of written request from the investor at the designated collection centres / OPA. Decision of the Registrar/AMC in this regard shall be final and acceptable to all.
  4. All Unitholders who have currently invested through channel distributors and intend to make their future investments through the Direct route, are advised to complete the procedural formalities prescribed by AMC from time to time. Any application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning any reason whatsoever.
  5. List of Officials points of Acceptance is available on the last page of the KIM.
  6. 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.
  7. Any communication /despatch 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.
  8. No entry load shall be charged for direct applications received by the AMC i.e. applications received through internet, submitted to AMC or collection centre/ Investor Service Centre that are not routed through any distributor/agent/broker. It shall also be applicable to additional purchases done directly by the investor under the same folio and switch-in to a scheme from other schemes if such a transaction is done directly by the investor.
  9. CAMS / AMC will accept the NFO applications (duly filled) from the investors along with the Cheques / RTGS/NEFT instructions/ any other mode of payment.
  10. Please note the application forms have to be strictly submitted with the nearest local CAMS ISC or the IDFC Mutual Fund branch present at your location. The collection Banks will not accept the NFO application forms. Please refer the list of local CAMS ISCs and the IDFC Mutual Fund branches to find the branch located nearest to you.
- K) Third Party Payment ( For instructions refer Third Party Payment Declaration Form).**
- L) Multiple Banks (For instructions refer Bank Accounts Registration Form).**
- M) (i)** NFO Collection Bankers: Standard Chartered Bank, HDFC Bank Ltd, Kotak Mahindra Bank and ICICI Bank.
- (ii)** Payment shall be accepted through RTGS/NEFT as well as cheques drawn on the NFO Collection Bankers mentioned in point (i) above. The cheques drawn on the banks other than the ones mentioned in point (i) shall be accepted till the end of the day on 03 February 2012. The applications for which subscription funds are received post 08 February 2012 shall be rejected.

**N) TRANSACTION CHARGES**

Kindly take note of the following guidelines per the SEBI circular (Ref No Cir / IMD / DF / 13/ 2011) dated 22nd August 2011:

1. For existing investors in a Mutual Fund, the distributor may be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- and above.
2. As an incentive to attract new investors, the distributor may be paid Rs. 150/- as transaction charge for a first time investor in Mutual Funds.
3. The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested.
4. There shall be no transaction charge on subscription below Rs. 10,000/-.

**INSTRUCTIONS FOR NOMINATION**

1. The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-Individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form. Space is provided as a specimen, if there are more joint holders more sheets can be added for signatures of holders of units and witnesses.
2. 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.
3. 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.
4. Nomination in respect of the units stands rescinded upon the transfer of units.
5. 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.
6. 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.)
7. 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.
8. Nomination shall be registered only if the form is filled in completely.
9. 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.
10. 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.

**IDFC Fixed Maturity Plan Yearly Series - 48**

New Fund Offer Period : February 02 to February 06, 2012

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

|  |   |                      |  |  |                                     |
|--|---|----------------------|--|--|-------------------------------------|
| <b>1. Existing Folio Number</b> <input type="text"/> | / | <input type="text"/> | <b>Distributor Code / ARN</b> <input type="text"/> | <b>Sub-Distributor Code / ARN</b> <input type="text"/> | <b>MO Code</b> <input type="text"/> |
|--|---|----------------------|--|--|-------------------------------------|

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

 Existing Investors: Please fill up 1, 7, 8, 9 and 12 for additional purchase.  
 (New Investors: Please fill in all the sections 2 to 12)

**2. Unit Holder Information** (refer to instruction A)

|  |               |                                   |
|--|---------------|-----------------------------------|
| Name of the 1st Applicant / Corporate Investor | Date of Birth | <input type="text"/>              |
|  |               | (Mandatory only in case of minor) |

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

|   |                                   |                                    |   |
|---|-----------------------------------|------------------------------------|---|
| PAN <sup>1</sup> (mandatory) <input type="text"/> | Enclosed <input type="checkbox"/> | PAN Proof <input type="checkbox"/> | KYC Compliance <input type="checkbox"/> |
|---|-----------------------------------|------------------------------------|---|

Name of the 2nd Applicant

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

|   |                                   |                                    |   |
|---|-----------------------------------|------------------------------------|---|
| PAN <sup>1</sup> (mandatory) <input type="text"/> | Enclosed <input type="checkbox"/> | PAN Proof <input type="checkbox"/> | KYC Compliance <input type="checkbox"/> |
|---|-----------------------------------|------------------------------------|---|

Name of the 3rd Applicant

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

|   |                                   |                                    |   |
|---|-----------------------------------|------------------------------------|---|
| PAN <sup>1</sup> (mandatory) <input type="text"/> | Enclosed <input type="checkbox"/> | PAN Proof <input type="checkbox"/> | KYC Compliance <input type="checkbox"/> |
|---|-----------------------------------|------------------------------------|---|

Name of the Guardian (in case of minor) / Power of Attorney Holder / Proprietor

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

|   |                                   |                                    |   |
|---|-----------------------------------|------------------------------------|---|
| PAN <sup>1</sup> (mandatory) <input type="text"/> | Enclosed <input type="checkbox"/> | PAN Proof <input type="checkbox"/> | KYC Compliance <input type="checkbox"/> |
|---|-----------------------------------|------------------------------------|---|

|  |                                       |
|--|---------------------------------------|
| <b>3. Status of the 1st Applicant</b>        |                                       |
| Resident Individual <input type="checkbox"/> | Bank <input type="checkbox"/>         |
| HUF <input type="checkbox"/>                 | Proprietor <input type="checkbox"/>   |
| On Behalf of Minor <input type="checkbox"/>  | Society <input type="checkbox"/>      |
| FII <input type="checkbox"/>                 | NRI-NRE <input type="checkbox"/>      |
| Partnership Firm <input type="checkbox"/>    | NRI-NRO <input type="checkbox"/>      |
| PIO <input type="checkbox"/>                 | Trust <input type="checkbox"/>        |
| Company <input type="checkbox"/>             | Govt. Entity <input type="checkbox"/> |
| Others (Specify) <input type="text"/>        |                                       |
| <b>Mode of Operation</b>                     |                                       |
| Anyone or Survivor <input type="checkbox"/>  |                                       |
| Joint <input type="checkbox"/>               |                                       |

(Default option is anyone or survivor)

<sup>1</sup>PAN Number and PAN Proof are mandatory for all Applicants, irrespective of the amount (other than Micro SIP). Please attach a copy of the PAN card of investment \*Incase of investment by minor, PAN Copy of the guardian should be attached. KYC is mandatory for all non-individual investors/NRIs/Channel Investors (including Corporate, Partnership Firms, Trusts, HUF, NRI and other investors coming through Channel distributors). For individual investors. In the absence of KYC Compliance, the AMC reserves the right to reject the application. Please attach a proof of KYC Compliance.

**4a. Address of First / Sole Applicant / Corporate Investor** (Mandatory. If you have completed your KYC Process via CVL, the address of the 1st Applicant as registered with CVL will be automatically updated in our records. P.O.Box Address may not be sufficient. Investors residing overseas, please provide your Indian address) (Please fill in Capital Letter)

\_\_\_\_\_

\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Pin code / Zip \_\_\_\_\_

**4b. Overseas Address for NRIs** (Please fill in Capital Letters)

\_\_\_\_\_

\_\_\_\_\_

**5. Contact Details of First Holder / Sole Applicant / Contact Person** (in case of Non Individual Investor)

(Please provide your contact details even if you have already submitted your KYC Acknowledgment)

|                                 |  |
|---------------------------------|--|
| Tel Office <input type="text"/> | <b>Did You Know?</b><br>We send regular alerts / updates on your investment status / purchase / redemption on your mobile phone / e-mail. Please ensure you enter your phone number and email address correctly. |
| Tel Home <input type="text"/>   |  |
| Mobile <input type="text"/>     |  |
| Fax <input type="text"/>        |  |
| E-Mail <input type="text"/>     |  |

 Note: As a part of our "Go Green" initiative, all Account Statements / Annual Reports & other Statutory Information will be sent by e-mail to the above e-mail address. In case you DO NOT wish to receive the above by E-mail please tick the box alongside 
**8. A. 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 IDFC Fixed Maturity Plan Yearly Series - 48 (IDFC FMP YS 48).

Date \_\_\_\_\_

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

**ACKNOWLEDGMENT SLIP**

 (To be filled in by the investor.) **Application No.** \_\_\_\_\_

**IDFC Mutual Fund**

Scheme : IDFC Fixed Maturity Plan Yearly Series - 48 (IDFC FMP YS 48)

Investor Name \_\_\_\_\_

Instrument no. \_\_\_\_\_

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

 \_\_\_\_\_  
 Stamp & Signature

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

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

**7. 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 <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Other (please specify) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 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

**8. 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')

**Payment Mode** :  SCB Debit Mandate (please fill 9A on the reverse)  Cheque / DD (please fill details below)

**Scheme Name** : IDFC Fixed Maturity Plan Yearly Series - 48

| Option                                | (X) Amount Invested (Rs.) | (Y) DD Charges (If applicable) | (X-Y) Net Amount (Rs.) | Cheque / DD No. | Date | Bank / Branch / City |
|---------------------------------------|---------------------------|--------------------------------|------------------------|-----------------|------|----------------------|
| <input type="checkbox"/> Growth       |                           |                                |                        |                 |      |                      |
| <input type="checkbox"/> Div - Payout |                           |                                |                        |                 |      |                      |

**9. Demat Account Details\*** (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant).

\* In case of investor opting for units in Demat Account. Nomination provided in the Demat Account shall be considered.

Do you want Units of (IDFC-FMP-YS 48) in Demat Form (Please tick)  Yes  No If Yes, please provide the below details

| National Securities Depository Limited (NSDL) |  | Central Depository Services (India) Limited (CDSL) |  |
|---|--|--|--|
| Depository Participant Name _____             |  | Depository Participant Name _____                  |  |
| DP ID No. _____                               |  | Client ID No. _____                                |  |
| Beneficiary Account No. _____                 |  | _____  |  |

**10. SWITCH TO** (Please mention the PAN without which, this application form will be considered incomplete and is liable to be rejected.) (Please tick one option only.)

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

OR  All Units \_\_\_\_\_ OR  No. of Units \_\_\_\_\_ Please Specify \_\_\_\_\_

**TO** Scheme **IDFC** \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

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

**11. Nomination Details**

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: \_\_\_\_\_

**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 1800 226622 / 18002 666688**  
Available between 8.00 am to 7.00 pm on business days only.

Please note our investor service email id  
**investormf@idfc.com**

**www.idfcmf.com**

|             |  |   |   |
|-------------|--|---|---|
| <b>I</b>    | IDFC Fixed Maturity Plan - Yearly Series 48  | <b>APPLICATION FORM</b>   | New Fund Offer Opens : February 02, 2012  |
|             | NFO  |   | New Fund Offer Closes : February 06, 2012 |
| <b>II</b>   | SCSB   | IFSC CODE   | APPLICATION NUMBER                        |
|             | BROKER / AGENT CODE  |   | SUB-BROKER/ SUB-AGENT CODE                |
| <b>III</b>  | Please read the SID / SAI and instruction carefully before filling this form.  |   | Date :                                    |
| <b>IV</b>   | (INVESTMENT DETAILS) IDFC Fixed Maturity Plan-Yearly Series 48   | <input type="checkbox"/> Growth* <input type="checkbox"/> Dividend - <input type="checkbox"/> Quarterly <input type="checkbox"/> Regular<br><small>(If no indication is given by the investor in the scheme, the default option will be Growth)</small> |   |
| <b>V</b>    | Investor Category – please tick, as applicable   |   |   |
|             | <input type="checkbox"/> Resident Individuals <input type="checkbox"/> Bank <input type="checkbox"/> HUF <input type="checkbox"/> Proprietor <input type="checkbox"/> On Behalf of Minor <input type="checkbox"/> Society <input type="checkbox"/> FII <input type="checkbox"/> NRI - NRE <input type="checkbox"/> Partnership Firm<br><input type="checkbox"/> NRI - NRO <input type="checkbox"/> PIO <input type="checkbox"/> Trust <input type="checkbox"/> Company <input type="checkbox"/> Others (specify) |   |   |
| <b>VI</b>   | NAME OF SOLE/ FIRST APPLICANT (in block letters) Mr. / Ms. _____   |   |   |
| <b>VII</b>  | INVESTORS' DEPOSITORY ACCOUNT DETAILS  |   |   |
|             | National Securities Depository Limited (NSDL)  | Central Depository Services (India) Limited (CDSL)  |   |
|             | Depository Participant Name _____  | Depository Participant Name _____   |   |
|             | DP ID No. _____  | Client ID No. _____   |   |
|             | Beneficiary Account No. _____  |   |   |
| <b>VIII</b> | PAN (Permanent Account Number) _____   |   |   |
| <b>IX</b>   | PAYMENT DETAILS  |   |   |
|             | PAYMENT AMOUNT   | Rs. in figures _____  |   |
|             |  | Rs. in words _____  |   |
| <b>X</b>    | DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS  |   |   |
|             | Bank Account Number _____  |   |   |
|             | Bank and Branch where account is held _____  |   |   |
|             | Total Amount to be blocked (Rs. in figures) _____  |   | (Rs. in words) _____                      |

**UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER:**

1) I/ We hereby undertake that, I/ we have read the instructions contained in this Application Form and Scheme Information Document (SID) and Statement of Additional Information (SAI) I am/ we are an eligible ASBA applicant(s) as per the applicable provisions of the SEBI Circular no. SEBI/CFD/DIL/DIP/31/2008/30/7 dated July 30 2008. 2) In accordance with provisions of ASBA in the SEBI Circular no. SEBI/IMD/CRR No. 18/198647/2010 dated March 15, 2010 and as disclosed in the SID / SAI, I/We authorize (a) the Self Certified Syndicate Bank (SCSB) to do all acts as are necessary to make an application in the New Fund Offer, including uploading of bid, blocking the amount to the extent mentioned in 'X' above in "DETAILS OF BANK ACCOUNT" or unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds to the Fund / Scheme account on receipt of instructions from the Registrar to the Fund / Scheme after finalisation of the basis of allotment, entitling me/us to receive Units on such transfer of funds etc. (b) Registrar to the Fund / Scheme to issue instructions to the SCSB to unblock the funds in the bank account specified above upon finalisation of the basis of allotment and to transfer the requisite money to the Scheme account. 3) In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application. 4) If the DP ID, Beneficiary or PAN furnished by me/us above is incorrect or incomplete or not matching with the depository records, my/ our application shall be rejected and IDFC Mutual Fund or SCSB shall not be liable for losses, if any.

|                              |                                     |
|------------------------------|-------------------------------------|
| SIGNATURE OF THE APPLICANT/S | SIGNATURE OF BANK ACCOUNT HOLDER(S) |
|------------------------------|-------------------------------------|

**TO BE RETAINED WITH APPLICANTS**
**IDFC Fixed Maturity Plan - Yearly Series 48**
**APPLICATION FORM New Fund Offer Period : February 02, 2012 to February 06, 2012**

|  |                                 |
|--|---------------------------------|
| Date :   | Application Number :            |
| <b>IDFC Fixed Maturity Plan - Yearly Series 48</b><br><input type="checkbox"/> Growth* <input type="checkbox"/> Dividend - <input type="checkbox"/> Quarterly <input type="checkbox"/> Regular<br><small>(If no indication is given by the investor in the scheme, the default option will be Growth.)</small>   | Amount Blocked (Rs.) :          |
|  | Bank Account no. :              |
| All future communication in connection with Applications made in this Issue should be addressed to the SCSB quoting the full name of the Sole/First Applicant, Application number, Investor's Depository Account Details, application amount, date of application form, and the account number from where application amount was blocked.<br><br>Note: Only application registered on the electronic bidding system will be considered for allocation. Therefore, kindly ensure that you get a Transaction Registration Slip/ Order number confirming upload of your application, from the SCSB. | SCSB (Bank and Branch) :        |
|  | Name Of Sole/ First Applicant : |
|  | Date & Time of Submission :     |

## Bank Accounts Registration Form (Multiple Banks / Bank Change / Default Bank / Deletion)

Please read the terms and conditions mentioned overleaf and attach necessary documents for registration of bank accounts. Forms should be filled legibly in English and in capitals.  
**Strike off the section/s not used by you to avoid any unauthorized use. Use separate forms for different folios.**

|   |           |  |  |  |  |  |  |  |  |  |  |  |
|---|-----------|--|--|--|--|--|--|--|--|--|--|--|
| <b>Folio No</b> _____   | <b>OR</b> | <b>Application No. - MA</b> _____  |  |  |  |  |  |  |  |  |  |  |
| (For Existing Unit Holders)                                       |           | (for New Investors)  |  |  |  |  |  |  |  |  |  |  |
| <b>Name of First Applicant</b> (Should match with PAN Card) _____ |           | <b>PAN</b>   |  |  |  |  |  |  |  |  |  |  |
|   |           | <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table> |  |  |  |  |  |  |  |  |  |  |
|   |           |  |  |  |  |  |  |  |  |  |  |  |

### A – ADDITION OF BANK ACCOUNTS

**If you are changing an existing bank account with a new one for redemption/dividend proceeds in future, please mention the new bank account in Part A as well as in Part B. If the new bank account is not mentioned in Part B, redemption/dividend proceeds will be sent to existing default bank account only. For each bank account mentioned in Part A, Investors should submit originals of any one of the documents mentioned below. If copies are submitted, the same should be attested by the Bank or originals should be produced for verification.**

Please register my/our following additional bank accounts for all investments in my/our folio. I/we understand that I/We can choose to receive payment proceeds in any of these accounts, by making a specific request in my/our redemption request. I/We understand that the bank accounts listed below shall be taken up for registration in my/our folio and the same shall be registered only if there is a scope to register additional bank accounts in the folio subject to a maximum of five in the case of individuals and ten in the case of non individuals.

|   |  |
|---|--|
| <b>Bank Account Number</b> _____  | <b>Account Type:</b> <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others _____ |
| <b>Bank Name</b> _____  |  |
| <b>MICR Code*</b> _____   | <b>IFSC Code#</b> _____  |
| <b>Branch Address</b> _____   |  |
| _____ <b>City</b> _____   | _____ <b>Pincode</b> _____   |
| <b>Document/s attached: (tick one)</b> <input type="checkbox"/> Cancelled Cheque with name/account pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Certified Copy of Pass book |  |

|   |  |
|---|--|
| <b>Bank Account Number</b> _____  | <b>Account Type:</b> <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others _____ |
| <b>Bank Name</b> _____  |  |
| <b>MICR Code*</b> _____   | <b>IFSC Code#</b> _____  |
| <b>Branch Address</b> _____   |  |
| _____ <b>City</b> _____   | _____ <b>Pincode</b> _____   |
| <b>Document/s attached: (tick one)</b> <input type="checkbox"/> Cancelled Cheque with name/account pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Certified Copy of Pass book |  |

|   |  |
|---|--|
| <b>Bank Account Number</b> _____  | <b>Account Type:</b> <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others _____ |
| <b>Bank Name</b> _____  |  |
| <b>MICR Code*</b> _____   | <b>IFSC Code#</b> _____  |
| <b>Branch Address</b> _____   |  |
| _____ <b>City</b> _____   | _____ <b>Pincode</b> _____   |
| <b>Document/s attached: (tick one)</b> <input type="checkbox"/> Cancelled Cheque with name/account pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Certified Copy of Pass book |  |

|   |  |
|---|--|
| <b>Bank Account Number</b> _____  | <b>Account Type:</b> <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others _____ |
| <b>Bank Name</b> _____  |  |
| <b>MICR Code*</b> _____   | <b>IFSC Code#</b> _____  |
| <b>Branch Address</b> _____   |  |
| _____ <b>City</b> _____   | _____ <b>Pincode</b> _____   |
| <b>Document/s attached: (tick one)</b> <input type="checkbox"/> Cancelled Cheque with name/account pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Certified Copy of Pass book |  |

# 11 digit printed on your cheque as IFSC code. \* 9 digit code on your cheque next to the cheque number.

### B - DEFAULT BANK ACCOUNT

If you are changing an existing default bank account with new one for redemption/dividend proceeds in future, please mention the new bank account in Part A as well as in Part B.

From among the bank accounts mentioned above or those already registered with you, please register the following bank account as a Default Bank Account for payment of future redemption and/or dividend proceeds, if any, in the above mentioned folio:

|                               |
|-------------------------------|
| <b>Bank Account No.</b> _____ |
| <b>Bank Name</b> _____        |

### Declaration and Signatures (for Part A and B) (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 |

## 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 of 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   | FI/ Client  | Employee (s)   |
|--|---|---|--|
| 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><br>_____ (Please specify) | <input type="checkbox"/> Client<br>Custodian<br>SEBI Registration No. of Custodian<br>Registration Valid Till<br><br><div style="border: 1px solid black; display: inline-block; padding: 2px;">             D D M M Y Y Y Y           </div> | 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 FI/ Client and the source of this payment is from funds provided to us by FI/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 ✓]               | 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"/> |   |
| RTGS <input type="checkbox"/>            | Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.   |
| 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.

|  |            |  |  |
|--|------------|--|--|
| <b>Amount#</b>   | in figures | in words   |  |
| Cheque/DD/PO/UTR No.   |            | Cheque/DD/PO/RTGS Date   |  |
| Pay- in Bank A/c No.   |            | <div style="border: 1px solid black; display: inline-block; padding: 2px;">             D D M M Y Y Y Y           </div> |  |
| Name of the Bank _____   |            |  |  |
| Branch _____   |            | Bank City _____  |  |
| Account Type [Please ✓] <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 along with 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 along with 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 along with 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 FII 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.

- 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.
- 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 Rs 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.

# KEY INFORMATION MEMORANDUM

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

**The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI,**

|  |   |                                     |          |            |
|--|---|-------------------------------------|----------|------------|
| <b>Investment Objective</b>  | The investment objective of the Scheme is to seek to generate income by investing in a portfolio of debt and money market instruments maturing on or before the maturity of the scheme. There is no assurance or guarantee that the objectives of the scheme will be realized.  |                                     |          |            |
| <b>Asset Allocation Pattern of the scheme</b>  | Types of Instruments  | Normal Allocation (% of Net Assets) |          |            |
|  | Debt and Money Market   | 0%-100%                             |          |            |
|  | Investment in Securitised debt  | Nil                                 |          |            |
|  | Investments in derivatives, foreign securities and stock lending  | Nil                                 |          |            |
| <b>Investment strategy of the Scheme</b>   | The mutual fund or AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the scheme.   |                                     |          |            |
|  | The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instrument 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 optimal 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 detailed Investment manual 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. All investment decisions are recorded by the fund manager.   |                                     |          |            |
|  | Investment Management Committee (IMC) in its periodic meetings will track portfolio investment rationale, portfolio composition, performance etc. Any modifications to the Investment manual is made by the IMC and is duly informed to the board. The performance of the fund will be monitored against its peer group in the industry and presented and reviewed at every Board meeting.  |                                     |          |            |
|  | Currently no AMFI - recognised benchmark is available for strict comparison for the Scheme. However Crisil Short Term Bond Fund Index being a widely used benchmark in the market, the same has been selected as a standard benchmark for the purpose of this Scheme.   |                                     |          |            |
|  | The fund reserves the right to change the said benchmark and/or adopt one/more other benchmarks to compare the performance of the Scheme.   |                                     |          |            |
|  | The AMC may approach rating agencies such as CRISIL, ICRA, etc for ratings of the scheme.   |                                     |          |            |
|  | The scheme shall invest only in such securities which mature before the maturity of the scheme.   |                                     |          |            |
|  | <b>The scheme shall mature on February 9, 2013. If the maturity date falls on a non-business day, the maturity date shall be the next business day.</b>   |                                     |          |            |
|  | <b>IDFC Mutual Fund shall follow two way approach towards debt evaluation by an underlying issuer</b>   |                                     |          |            |
| 1. Financial statement analysis  |   |                                     |          |            |
| <ul style="list-style-type: none"> <li>• Balance sheet analysis (Debt equity ratios, Networth, etc)</li> <li>• Profit &amp; Loss statement analysis (Interest coverage ratios, ROA, Gross and net margins)</li> <li>• Cash flow analysis</li> </ul>  |   |                                     |          |            |
| 2. Qualitative analysis by meeting the key officials of the company on a periodic basis to get a better understanding.   |   |                                     |          |            |
| The scheme shall invest in various securities/instruments as mentioned below with the ratings mentioned against the type of instrument   |   |                                     |          |            |
| As per the regulations, the scheme is allowed to invest within a range of 5% of the intended allocation (floor and cap) against each sub asset class/credit rating. The indicative allocation is as follows :  |   |                                     |          |            |
| <b>Instruments</b>   | <b>Rating</b>   |                                     |          |            |
|  | <b>AAA/A1+</b>  | <b>AA/AA+</b>                       | <b>A</b> | <b>BBB</b> |
| CD's   | 100%  | -                                   | -        | -          |
| CP's   | -   | -                                   | -        | -          |
| NCD's  | -   | -                                   | -        | -          |
| Securitized Debt   | -   | -                                   | -        | -          |
| Others   | -   | -                                   | -        | -          |
| <b>Note:</b> Short term highest rated instruments as well as structured obligations with AAA ratings will be categorized as AAA. Further, the Fund manager shall reserve the right to improve the portfolio credit quality by deviating the asset allocation in favour of higher credit rated instruments in the same category of instruments. |   |                                     |          |            |
| Exposure to unrated instruments shall be restricted to 25% of the net asset of the scheme.   |   |                                     |          |            |
| All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publically available rating would be considered.  |   |                                     |          |            |
| In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 days from the date of said revision.  |   |                                     |          |            |
| In case of non availability of CPs, NCDs (including securitized debt), the scheme may invest in T-bills, CBLO or bank CDs of highest credit rating (A1+) or equivalent   |   |                                     |          |            |
| Gross exposure to debt, money market and cash shall not exceed 100% of the net assets of the scheme. The scheme shall invest 100% in Bank CDs as mentioned in the above indicative allocation table.   |   |                                     |          |            |
| The ratings AA, A mentioned above shall include AA+ /- or A+/- respectively.   |   |                                     |          |            |

|   | At the time of building up the portfolio and towards the end of the maturity of the scheme, the portfolio shall have higher allocation to cash and cash equivalent instruments.  |   |  |                                      |  |  |   |  |                           |                                     |  |   |
|---|--|---|--|--------------------------------------|--|--|---|--|---------------------------|-------------------------------------|--|---|
| <b>Risk Profile of the Scheme</b>   | <p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p><b>Price-Risk or Interest-Rate Risk:</b> 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.</p> <p><b>Credit Risk:</b> 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 scheme information 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.</p> <p><b>Re-investment Risk:</b> Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.</p> <p><b>Basis Risk:</b> During the life of floating rate security or a swap the underlying benchmark index may become less active and may not capture the actual movement in the interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio. Where swaps are used to hedge an underlying fixed income security, basis risk could arise when the fixed income yield curve moves differently from that of the swap benchmark curve.</p> <p><b>Spread Risk:</b> 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 NAV.</p> <p><b>Liquidity Risk:</b> The corporate debt market is relatively illiquid vis-a-vis the government securities market. There could therefore be difficulties in exiting from corporate bonds in times of uncertainties. Liquidity in a scheme therefore may suffer. Even though the Government Securities market is more liquid compared to that of other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through. In view of this, redemption may be limited or suspended after approval from the Boards of Directors of the AMC and the Trustee, under certain circumstances as described in the Statement of Additional Information (SAI).</p> <p><b>Repurchase Risk:</b> The Scheme is a close ended income Scheme. No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode. Listing of the units of the fund does not necessarily guarantee their liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained. Consequently, the Fund may quote below its face value / NAV.</p> |   |  |                                      |  |  |   |  |                           |                                     |  |   |
| <b>Risk management strategies</b>   | <p>The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in debt markets. The risk control process involves identifying &amp; measuring the risk through various risk measurement tools.</p> <p>The Fund has identified following risks of investing in bonds and designed risk management strategies, which are embedded in the investment process to manage such risks.</p> <table border="1"> <thead> <tr> <th>Risk &amp; Description specific to the Schemes</th> <th>Risk mitigants / management strategy</th> </tr> </thead> <tbody> <tr> <td><b>Quality risk</b><br/>Risk of investing in unsustainable/weak companies</td> <td>Stringent credit evaluation process to ensure high quality portfolio</td> </tr> <tr> <td><b>Price/timing risk</b><br/>Risk of buying the bonds at lower yields compared to fair value due timing of purchases</td> <td>Being a close-ended fund, the portfolio is built at the same time to and investors are exposed to timing risks. The purchases can be spread over a shorter time frame to ensure the impact is minimized.</td> </tr> <tr> <td><b>Concentration risk</b></td> <td>Create a well-distributed portfolio</td> </tr> <tr> <td><b>Liquidity risk</b><br/>High impact costs</td> <td>Being a close-ended fund, the investor will not get any exit at NAV. Selling on the market may have a high impact costs in case the liquidity of the units is low. Investors will be appraised of the risk while investing.</td> </tr> </tbody> </table>  |   | Risk & Description specific to the Schemes | Risk mitigants / management strategy | <b>Quality risk</b><br>Risk of investing in unsustainable/weak companies | Stringent credit evaluation process to ensure high quality portfolio | <b>Price/timing risk</b><br>Risk of buying the bonds at lower yields compared to fair value due timing of purchases | Being a close-ended fund, the portfolio is built at the same time to and investors are exposed to timing risks. The purchases can be spread over a shorter time frame to ensure the impact is minimized. | <b>Concentration risk</b> | Create a well-distributed portfolio | <b>Liquidity risk</b><br>High impact costs | Being a close-ended fund, the investor will not get any exit at NAV. Selling on the market may have a high impact costs in case the liquidity of the units is low. Investors will be appraised of the risk while investing. |
| Risk & Description specific to the Schemes  | Risk mitigants / management strategy   |   |  |                                      |  |  |   |  |                           |                                     |  |   |
| <b>Quality risk</b><br>Risk of investing in unsustainable/weak companies  | Stringent credit evaluation process to ensure high quality portfolio   |   |  |                                      |  |  |   |  |                           |                                     |  |   |
| <b>Price/timing risk</b><br>Risk of buying the bonds at lower yields compared to fair value due timing of purchases | Being a close-ended fund, the portfolio is built at the same time to and investors are exposed to timing risks. The purchases can be spread over a shorter time frame to ensure the impact is minimized.   |   |  |                                      |  |  |   |  |                           |                                     |  |   |
| <b>Concentration risk</b>   | Create a well-distributed portfolio  |   |  |                                      |  |  |   |  |                           |                                     |  |   |
| <b>Liquidity risk</b><br>High impact costs  | Being a close-ended fund, the investor will not get any exit at NAV. Selling on the market may have a high impact costs in case the liquidity of the units is low. Investors will be appraised of the risk while investing.  |   |  |                                      |  |  |   |  |                           |                                     |  |   |
| <b>Dematerialization</b>  | <p>The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the scheme) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP.</p> <p>In case the unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade in the stock exchange till their holdings are converted into demat form.</p> <p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Unit holders wishing to exit may do so through the Stock Exchange mode.</p>  |   |  |                                      |  |  |   |  |                           |                                     |  |   |
| <b>Sub Plans and Options</b>  | Nil  | Option: Dividend, Quarterly Dividend and Growth |  |                                      |  |  |   |  |                           |                                     |  |   |
| <b>Applicable NAV for repurchase</b>  | This is a close ended scheme. Units shall be on offer for subscription only during the New Fund Offer period.  |   |  |                                      |  |  |   |  |                           |                                     |  |   |
| <b>Applicable NAV for sales</b>   | No Redemption/ repurchase of units shall be allowed prior to the maturity of the scheme. Unitholders who wish to exit may do so through the Stock Exchange mode. Switch outs to other schemes/plans of the Mutual Fund will be permitted only on maturity of the scheme  |   |  |                                      |  |  |   |  |                           |                                     |  |   |
| <b>Minimum Application Amount/ Number of Unit</b>   | Rs 10,000 and multiples of Rs. 10/-  |   |  |                                      |  |  |   |  |                           |                                     |  |   |
| <b>Despatch of Repurchase (Redemption) Request</b>  | Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.  |   |  |                                      |  |  |   |  |                           |                                     |  |   |
| <b>Benchmark Index</b>  | Crisil Short Term Bond Fund Index  |   |  |                                      |  |  |   |  |                           |                                     |  |   |
| <b>Dividend Policy</b>  | The Fund will endeavour to declare dividend, 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.  |   |  |                                      |  |  |   |  |                           |                                     |  |   |

| <b>Name of the Fund Manager</b>                      | Mr. Anupam Joshi   |   |        |                            |             |                   |  |              |                          |   |            |              |   |                |               |   |                 |      |  |                           |                                   |   |                   |                             |  |
|--|--|---|--------|----------------------------|-------------|-------------------|--|--------------|--------------------------|---|------------|--------------|---|----------------|---------------|---|-----------------|------|--|---------------------------|-----------------------------------|---|-------------------|-----------------------------|--|
| <b>Name of the Trustee Company</b>                   | IDFC AMC Trustee Company Limited   |   |        |                            |             |                   |  |              |                          |   |            |              |   |                |               |   |                 |      |  |                           |                                   |   |                   |                             |  |
| <b>Performance of the scheme</b>                     | The scheme does not have any performance track record  |   |        |                            |             |                   |  |              |                          |   |            |              |   |                |               |   |                 |      |  |                           |                                   |   |                   |                             |  |
| <b>Expenses of the scheme</b>                        | <p><b>NEW FUND OFFER EXPENSES:</b></p> <p>New Fund offer expenses will be borne by the AMC.</p> <p><b>(i) Load Structure</b></p> <p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode.</p> <p>Entry Load: Nil</p> <p>Exit Load: Nil</p> <p><b>(ii) Recurring Expenses</b></p> <p>As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed the following limits per annum:</p> <ol style="list-style-type: none"> <li>1. On the first Rs. 100 crore of the Scheme's weekly average net assets, will not exceed 2.25%</li> <li>2. On the next Rs. 300 crore of the Scheme's weekly average net assets, will not exceed 2.00%</li> <li>3. On the next Rs. 300 crore of the Scheme's weekly average net assets, will not exceed 1.75% and</li> <li>4. On the balance of the Scheme's weekly average net assets, will not exceed 1.50%.</li> </ol> <p>Recurring expenses incurred in excess of the aforesaid limits will be borne by the AMC.</p> <p>The following transaction charge shall be payable to the ARN certified (KYD compliant) distributors for mobilizing funds in the scheme for subscription value of Rs 10,000/- or more:</p> <ol style="list-style-type: none"> <li>i. For existing investors- The distributor may be paid Rs 100/- as transaction charge per subscription of Rs 10,000/- and above.</li> <li>ii. New investors – The distributor may be paid Rs 150/- as transaction charge for a first time investor in Mutual Funds.</li> <li>iii. The transaction charge, to be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested.</li> <li>iv. No transaction charge on subscription below Rs 10,000/-</li> <li>v. No transaction charge shall be payable on transactions other than purchases/ subscriptions relating to net inflows.</li> <li>vi. Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.</li> </ol> |   |        |                            |             |                   |  |              |                          |   |            |              |   |                |               |   |                 |      |  |                           |                                   |   |                   |                             |  |
| <b>Tax treatment for the Investors (Unitholders)</b> | Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.   |   |        |                            |             |                   |  |              |                          |   |            |              |   |                |               |   |                 |      |  |                           |                                   |   |                   |                             |  |
| <b>Daily Net Asset Value (NAV) Publication</b>       | The NAV will be declared on a daily basis 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 at 1800 22 6622 / 1800 26 6688.   |   |        |                            |             |                   |  |              |                          |   |            |              |   |                |               |   |                 |      |  |                           |                                   |   |                   |                             |  |
| <b>For Investor Grievances Please Contact</b>        | <p><b>Name and Address of Registrar</b></p> <p>Computer Age Management Services Private Limited<br/>148, Old Mahabalipuram Road, Okkiyamthuraipakkam, Chennai - 600 096. Ph :044-24587266/Fax 044-24580980</p> <table border="1"> <thead> <tr> <th>Name</th> <th>Region</th> <th>Address and Contact Number</th> </tr> </thead> <tbody> <tr> <td>Neeta Singh</td> <td>West- Maharashtra</td> <td>17/18, 3rd Floor, Vaswani Mansion, 120, Dinshaw Vachha Road, Opp. K C College, Churchgate, Mumbai - 400 020. Tel.: 22841378.neeta.singh@idfc.com</td> </tr> <tr> <td>Bansari Soni</td> <td>Gujarat and rest of West</td> <td>Ground Floor, Zodiak Avenue Opp to Mayors Bunglow, New Law Garden, Ahmedabad - 380 006. Tel.: +91 79-26460923 -26460925, 64505881, 64505857 bansari.soni@idfc.com</td> </tr> <tr> <td>Jincy John</td> <td>North- Delhi</td> <td>4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel. : 011-47311323. Fax: 011-43523626, 41524332. jincy.john@idfc.com</td> </tr> <tr> <td>Baldev Shandil</td> <td>Rest of North</td> <td>SCO:2475-76, 1st Floor, Sector-22-C Chandigarh-160 022. Tel.: +91 1725071922, Ext-17205, Mobile: 8146388668 baldev.shandil@idfc.com</td> </tr> <tr> <td>Vijith Raghavan</td> <td>East</td> <td>Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Phone: +91 33 4017 1000 to 1004. Fax: +91 33 3024 9793 vijith.raghavan@idfc.com</td> </tr> <tr> <td>Sai Ramanan Chandrasekhar</td> <td>South- Andhra Pradesh &amp; Karnataka</td> <td>6th Floor, East Wing, Raheja Towers, No.26 &amp;27, M G Road, Bangalore - 560001. Tel.No.080-66111504 / 43079000 sai.ramanan@idfc.com</td> </tr> <tr> <td>Debashree Chandra</td> <td>South- Tamilnadu and Kerala</td> <td>8th Floor, KRM Towers, No1, Harrington Road, Chetpet, Chennai - 600 031. Tel.: +91 4445644000 Extn.:44209 debashree.chandra@idfc.com</td> </tr> </tbody> </table>   | Name  | Region | Address and Contact Number | Neeta Singh | West- Maharashtra | 17/18, 3rd Floor, Vaswani Mansion, 120, Dinshaw Vachha Road, Opp. K C College, Churchgate, Mumbai - 400 020. Tel.: 22841378.neeta.singh@idfc.com | Bansari Soni | Gujarat and rest of West | Ground Floor, Zodiak Avenue Opp to Mayors Bunglow, New Law Garden, Ahmedabad - 380 006. Tel.: +91 79-26460923 -26460925, 64505881, 64505857 bansari.soni@idfc.com | Jincy John | North- Delhi | 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel. : 011-47311323. Fax: 011-43523626, 41524332. jincy.john@idfc.com | Baldev Shandil | Rest of North | SCO:2475-76, 1st Floor, Sector-22-C Chandigarh-160 022. Tel.: +91 1725071922, Ext-17205, Mobile: 8146388668 baldev.shandil@idfc.com | Vijith Raghavan | East | Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Phone: +91 33 4017 1000 to 1004. Fax: +91 33 3024 9793 vijith.raghavan@idfc.com | Sai Ramanan Chandrasekhar | South- Andhra Pradesh & Karnataka | 6th Floor, East Wing, Raheja Towers, No.26 &27, M G Road, Bangalore - 560001. Tel.No.080-66111504 / 43079000 sai.ramanan@idfc.com | Debashree Chandra | South- Tamilnadu and Kerala | 8th Floor, KRM Towers, No1, Harrington Road, Chetpet, Chennai - 600 031. Tel.: +91 4445644000 Extn.:44209 debashree.chandra@idfc.com |
| Name   | Region   | Address and Contact Number  |        |                            |             |                   |  |              |                          |   |            |              |   |                |               |   |                 |      |  |                           |                                   |   |                   |                             |  |
| Neeta Singh  | West- Maharashtra  | 17/18, 3rd Floor, Vaswani Mansion, 120, Dinshaw Vachha Road, Opp. K C College, Churchgate, Mumbai - 400 020. Tel.: 22841378.neeta.singh@idfc.com                  |        |                            |             |                   |  |              |                          |   |            |              |   |                |               |   |                 |      |  |                           |                                   |   |                   |                             |  |
| Bansari Soni   | Gujarat and rest of West   | Ground Floor, Zodiak Avenue Opp to Mayors Bunglow, New Law Garden, Ahmedabad - 380 006. Tel.: +91 79-26460923 -26460925, 64505881, 64505857 bansari.soni@idfc.com |        |                            |             |                   |  |              |                          |   |            |              |   |                |               |   |                 |      |  |                           |                                   |   |                   |                             |  |
| Jincy John   | North- Delhi   | 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel. : 011-47311323. Fax: 011-43523626, 41524332. jincy.john@idfc.com                         |        |                            |             |                   |  |              |                          |   |            |              |   |                |               |   |                 |      |  |                           |                                   |   |                   |                             |  |
| Baldev Shandil                                       | Rest of North  | SCO:2475-76, 1st Floor, Sector-22-C Chandigarh-160 022. Tel.: +91 1725071922, Ext-17205, Mobile: 8146388668 baldev.shandil@idfc.com                               |        |                            |             |                   |  |              |                          |   |            |              |   |                |               |   |                 |      |  |                           |                                   |   |                   |                             |  |
| Vijith Raghavan                                      | East   | Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Phone: +91 33 4017 1000 to 1004. Fax: +91 33 3024 9793 vijith.raghavan@idfc.com                      |        |                            |             |                   |  |              |                          |   |            |              |   |                |               |   |                 |      |  |                           |                                   |   |                   |                             |  |
| Sai Ramanan Chandrasekhar                            | South- Andhra Pradesh & Karnataka  | 6th Floor, East Wing, Raheja Towers, No.26 &27, M G Road, Bangalore - 560001. Tel.No.080-66111504 / 43079000 sai.ramanan@idfc.com                                 |        |                            |             |                   |  |              |                          |   |            |              |   |                |               |   |                 |      |  |                           |                                   |   |                   |                             |  |
| Debashree Chandra                                    | South- Tamilnadu and Kerala  | 8th Floor, KRM Towers, No1, Harrington Road, Chetpet, Chennai - 600 031. Tel.: +91 4445644000 Extn.:44209 debashree.chandra@idfc.com                              |        |                            |             |                   |  |              |                          |   |            |              |   |                |               |   |                 |      |  |                           |                                   |   |                   |                             |  |
| <b>Unitholders' Information</b>                      | <p>Account Statement (on transactions), shall be provided to investors by post or by e- mail if required. Annual Financial results shall be provided to the investor by email (in case of registered email address) and for other investors by post. The Half Yearly portfolio shall be disclosed in 2 newspapers within 1 month of the close of the half year.</p> <p>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.</p>   |   |        |                            |             |                   |  |              |                          |   |            |              |   |                |               |   |                 |      |  |                           |                                   |   |                   |                             |  |

Dated: January 20, 2012

# CAMS TRANSACTION POINTS

(Only for Repurchase / Switch Out)

• Agartala : Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, 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 - 380 006. • Ahmednagar : 203-A,Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar , Ahmednagar , Maharashtra - 414 001. • 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 - 515 001. • Andheri (parent: Mumbai ISC) : 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri ( E), Andheri, Maharashtra - 400069. • Angul : Similipada, Angul, Orissa - 759122. • Ankleshwar : G-34, Ravi Complex, Valia Char Rasta, G.I.D.C., Ankleshwar- Bharuch, Gujarat - 393 002 . • 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, Bagalkot, Karnataka - 587 101. • Balasore : B C Sen Road, Balasore, Orissa - 756001. • Bangalore : Trade Centre, 1st Floor, 45, Dikensen Road, ( Next to Manipal Centre ), Bangalore, Karnataka - 560 042. • 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, Orissa, Berhampur, Orissa - 760001. • Bhagalpur : Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur, Bihar - 812002. • Bharuch (parent: Ankleshwar TP) : F-108, Rangoli Complex, Station Road, Bharuch, Bharuch, Gujarat - 392001. • Bhatinda : 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA, Punjab - 151001. • Bhavnagar : 305-306, Sterling Point, Waghwadi Road, OPP. HDFC BANK, Bhavnagar, Gujarat - 364002. • Bhilai : 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai, Chhattisgarh - 490020. • Bhiwara : Indraprastha 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 Centre, 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 - 751 001. • 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, Bhusawal, Maharashtra - 425201. • Bikaner : F 4,5 Bothra Complex, Modern Market, Bikaner, Bikaner, Rajasthan - 334001. • Bilaspur : Beside HDFC Bank, Link Road, Bilaspur, 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, 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, Thuraiyakkam, Chennai, Tamil Nadu - 600097. • Chandigarh : SCO 80-81, Illrd F, Sector 17 C, Chandigarh, Punjab - 160 017. • Chandrapur : Above Mustafa Decor, Hakimi Plaza, Near JETPura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur, Chandrapur, Maharashtra. - 442 402. • Chennai : Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamil Nadu - 600 034 . • Chhindwara : Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara, Madhya Pradesh - 480 001. • Chittoargarh : 187 Rana Sanga Market, Chittoargarh, Rajasthan - 312001. • Cochin : 40 / 9633 D, Veekshanam Road, Near International hotel, Cochin, Kerala - 682 035. • Coimbatore : Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore, Tamil Nadu - 641 002. • 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, Darbhanga, Bihar - 846001. • Davenegere : 13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devenegere, Karnataka - 577002. • Dehradun : 204/121 Nari Ship 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, Dharmapuri, Tamil Nadu - 636 701 . • Dhule : H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule, Maharashtra - 424 001. • Durgapur : City Plaza Building 3rd floor, City Center, Durgapur, West Bengal - 713 216 . • 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, 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 - 370 201. • 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 - 360 311. • 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, SuperMarket, Gulbarga, Gulbarga, Karnataka - 585 101. • 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, Rehbari, 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, Haldia, West Bengal - 721 602 ." • Haldwani : Durga City Centre, Nainital Road, Haldwani, Haldwani, Uttarakhand - 263139. • Hazaribag : Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh, Jharkhand - 825301. • Himmatnagar : D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar, Gujarat - 383 001. • Hisar : 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar, Haryana - 125001. • Hoshiarpur : Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur, Punjab - 146 001. • 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 - 500 003. • Ichalkarnaji (Parent Kolhapur) : 12/178, Behind Congress Committee Office, Ichalkarnaji, - 416 115. • 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, Itarsi, Madhya Pradesh - 461 111 . • 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 - 302 001. • Jaipur : Room No 1,First Floor, Sulaikha complex, Chorda,By Pass At, Jaipur 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, Jalna, Maharashtra - 431 203. • 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 Ganjikutna Pandurangaiah Dental Clinic, 7 Roads Circle, Kadapa, Kadapa, Andhra Pradesh - 516 001 . • Kakinada : No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, 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 - 631 501 . • Kannur : Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur, Kerala - 670004. • Kanpur : I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur, Uttarpradesh - 208 001. • Karimnagar : HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar, Andhra Pradesh - 505 001. • Karnal (Parent :Panipat TP) : , 7, Ist Floor, Opp Bata Showroom, Kunjapura Road, Karnal, Karnal, Haryana - 132001. • Karur : 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur, Tamil Nadu - 639002. • Katni : NH 7, Near LIC, Jabalpur Road, BARGAWAN, KATNI, Madhya Pradesh - 483 501. • Kestopur : AA 101, Prafulla Kanan, Sreeparna Appartment, Ground Floor, Kolkata, Kestopur,

# CAMS TRANSACTION POINTS (Contd.)

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West Bengal - 700101. • Khammam : Shop No.11-2-31/3 1st floor, Philips 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, 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 - 700 071. • 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, Thekkummoottil, 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, Kurnool, Andhra Pradesh - 518 004 . • Latur : Kore Complex, 2nd Cross Kapad Line, Near Shegau Patsanstha, Latur, Latur, Maharashtra - 413 512. • Lucknow : Off # 4,1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow, Uttarpradesh - 226 001. • Ludhiana : U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab - 141 002. • Madurai : 86/71A, Tamilsangam Road, Madurai, Tamil Nadu - 625 001. • Malda : Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West Bengal - 732 101. • Mangalore : No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore, Karnataka - 575 003. • 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, Mapusa, Goa - 403 507. • Margao : Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao, Goa - 403 601. • 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, Mehsana, Gujarat - 384 002. • Moga : Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga, Moga, Punjab - 142001. • Moradabad : B-612 'Sudhakar', Lajpat Nagar, Moradabad, Uttarpradesh - 244001. • Morbi : 108, Galaxy Complex, Opp. K.K. Steel, Sanala Road, Morbi, Morbi, Gujarat - 363 641. • Mumbai : Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra - 400 023. • 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 Nanakumbhnaath Road, Nadiad, Nadiad, Gujarat - 387001. • Nagpur : 145 Lendra, New Ramdaspet, Nagpur, Maharashtra - 440 010. • Nalgonda : Adj. to Maisaiah Statue, Clock Tower Center, Bus Stand Road, Nalgonda, Andhra Pradesh - 508 001. • Namakkal : 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal, Tamil Nadu - 637001. • Nanded : Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded, Nanded, Maharashtra - 431 605. • Nandyal : Shop No.: 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, NANDYAL, Andhra Pradesh - 518 501 . • Nasik : Ruturang 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, Cannanug Place, New Delhi New Delhi - 110 001. • Nizamabad : D. 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No. 2, Munjal Complex, Delhi Road, Rohtak, Haryana - 124001. • Roorkee : 399/1 Jadugar Road, 33 Civil Lines, Roorkee, Roorkee, Uttarakhnad - 247667. • Ropar : SCF - 17 Zail Singh Nagar, Ropar, Ropar, Punjab - 140001. • Rourkela : 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela, Orissa - 769001. • Sagar : Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar, Madhya Pradesh - 470 002 . • Saharanpur : I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, 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: Kohlpur) : Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli, 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, SATNA, Madhya Pradesh - 485 001. • 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, Shimla, Himachal Pradesh - 171001. • Shimoga : Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga, Karnataka - 577 201. • 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, Sitapur, Uttar Pradesh - 261001. • Solan : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan, Himachal Pradesh - 173 212 . • Solapur : Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra - 413001. • Sonapat : Shopo No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonapat, Haryana - 131 001. • Sriganganagar : 18 L Block, Sri Ganganagar, Sri Ganganagar, Rajasthan - 335001. • Srikakulam : Door No 5 - 6 - 2, Punnyapu Street, Palakonda Road, Near Krishna Park, Srikakulam, Srikakulam, Andhra Pradesh - 532 001. • Sultanpur : 967, Civil Lines, Near Pant Stadium, Sultanpur, Uttar Pradesh - 228 001. • Surat : Plot No.629,2nd Floor, Orissa No.2-C-2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat, Gujarat - 395 001. • Surendranagar : 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar, Gujarat - 363035. • Tanjore : 1112, West Main Street, Tanjore, Tamil Nadu - 613 009 . • 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 - 786 125 . • 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, 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 - 456 010 . • Unjha (Parent: Mehsana) : 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha, Gujarat - 384 170. • Vadodara : 103 Aries Complex, BPC Road, Off R.C. 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