

WHERE SHOULD I INVEST?

Equity? Debt? Gold?

WHY NOT JUST INVEST IN IDFC ASSET ALLOCATION FUND OF FUNDS

AN OPEN ENDED FUND OF FUNDS SCHEME TO ENTER

EQUITY | DEBT | GOLD ETF

New Fund Offer Open on : January 04, 2010

New Fund Offer Closes on : January 25, 2010



KEY INFORMATION MEMORANDUM (KIM) CUM APPLICATION FORM

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, Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400 013.
Website	:	www.idfcmf.com

Call free 1-800-226622
Available from 8.00 a.m. to 7.00 p.m. on business days

Visit us at www.idfcmf.com



INSTRUCTIONS

Please read the Scheme Information / Document Statement of Additional Information carefully before signing the application form and tendering payment. The application form should be filled in Block letters in English only.

A) INVESTORS DETAILS

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

B) PAN details

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

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

Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering and the Client Identification implementation procedures prescribed by AMFI inter alia require the AMC to verify the records of identity and address(es) of investors. To ensure adherence to these requirements, investors are required to approach Points of Service (POS) (list of POS available on amfiindia.com) 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.idfcfm.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.

It is mandatory for all applications for subscriptions of Rs. 50,000/- and above to submit necessary documents for compliance with Anti Money Laundering (guardian in case of minor). The guidelines will be applicable for both Institutional as well as Non Institutional investors. The sole applicant or in case of joint application, each of the applicants, falling within the category, should ensure compliance with requirements to submit necessary KYC documents to POS while filling the application form. In case of investments through Power of Attorneys (POA), the transaction request needs to be accompanied with the proof of having complied with KYC of POA holder and the investor. Registrars (CAMS) will overwrite static data of investors with data from CVL. After completion of KYC compliance, investors need to approach CVL for Change of Address and not Registrar (CAMS). In respect of KYC compliant Folio, prospective Change of Address received along with transaction slip will not be processed by Registrar (CAMS). The AMC reserves the right to reject subscription requests in the absence of appropriate compliance with the AML Laws.

D) Investment details and default options

- In case you wish to opt for multiple Plans / Options, please fill separate application forms.
- If no indication is given for the Option, the investment will be deemed to be for the Growth Option.
- If no indication is given for the sub option in the Dividend Option, the investment will be deemed to be for Dividend Reinvest.

E) 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.

F) Applications by Limited Company / Body Corporate / Registered Society / Trust/ Partnership Firm

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 and relevant resolution.

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

Partnership Firm : Duly certified copies of Partnership deed, specimen signatures of the authorised signatories and relevant resolution.

G) Applications through Rupee Drafts / NRE / FCNR accounts

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

H) Bank details

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

I) Systematic Investment Plan (SIP)

Minimum Initial Investment in Lumpsum to commence SIP	Rs. 1,000
Minimum installment amount	Rs. 1,000
Minimum tenure for SIP	6 months

- If the fund fails to get the proceeds from two installments out of a series of installments submitted at the time of initiating a SIP (Subject to a minimum of six installments), the SIP is deemed as discontinued and the stated exit load as applicable for a SIP discontinuation will be applicable.
- Minimum six installments are required for SIP extension / renewal.
- Switch from Growth to Dividend Option or vice versa is not available for SIP investments.
- There should be a gap of one month between the first and subsequent installments.
- Copies of payable at par cheques attached along with the ECS Mandate should be attested by the concerned bank. Please mention specific branch MICR code for payable at par cheques.
- All SIP applications with total investment of Rs. 50,000 or more in one financial year are classified as "Normal SIP" & the PAN no. is mandatory for all such applications. However, if the total investment is less than Rs 50,000 in one financial year, it is classified as Micro SIP.
- Any one of the following PHOTO IDENTIFICATION documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN.
 - Voter Identity Card,
 - Driving License,
 - Government / Defense identification card,
 - Passport,
 - Photo Ration Card,
 - Photo Debit Card,
 - Employee ID cards issued by companies registered with Registrar of Companies (database available in the following link of Ministry of Company affairs <http://www.mca.gov.in/DCAPortalWeb/dca/MyMCALogin.do?method=setDefaultProperty&mode=31>),
 - Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament,
 - ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks,
 - Senior Citizen / Freedom Fighter ID card issued by Government,
 - Cards issued by Universities / deemed Universities or institutes under statutes like ICAL, ICWA, ICSI,
 - Permanent Retirement Account No. (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL),
 - Any other photo ID card issued by Central Government / State Governments/ Municipal authorities / Government organizations like ESIC / EPFO.

J) Declaration and signatures

- 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.
- In case of HUF, the Karta will sign on behalf of the HUF.
- Applications by minors should be signed by their guardian.

K) General instructions

- List of Official Points of Acceptance is available on the website of the Mutual Fund. www.idfcfm.com
- Any application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning any reason whatsoever.
- Application forms along with Cheques can be submitted to the AMC office / Investor Service Centres which are Official Points of Acceptance of Transactions, listed in the application form or mailed to the Registrar's office at Chennai. Incomplete forms are liable to be rejected.
- Please note that a non-transferable account statement will be issued for each investment. Units allotted are subject to realisation of cheques.
- In case the cheque is returned on account of whatever reasons the applicant would have to fill a new application form and submit the same at the nearest Official Point of Acceptance of Transactions. The NAV that would be applicable would be the NAV as at the day of submission of the new application form subject to cut-off times of respective schemes.
- At present, debit facility is available with SCB and such other banks with which the Fund would have an arrangement from time to time.
- The Fund may from time to time commence / discontinue Direct Credit arrangements with various banks for a direct credit of redemptions / Dividends. Investors would not have to submit a separate consent letter to avail of this service. The AMC would commence this operation based on the bank mandate details forwarded by the Investor.
- The ECS credit Facility is for dividend purpose only and is available at select centres. Please attach a photocopy of a cheque or a blank cheque of your bank duly cancelled for ensuring accuracy of the bank's name, branch and code number.
- The ECS debit facility is available for SIP (Autosave) purpose only and is available at select centres. ECS Debit Mandate should be accompanied with cheque for 1st SIP instalment.
- Applications rejected by CAMS / SCMS post time stamping cannot be represented.
- Please note that a non-transferable account statement will be issued for each investment. Units allotted are subject to realisation of cheques.
- Subscriptions from the residents in the United States of America & Canada would not be accepted by the scheme(s).
- 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.

INSTRUCTIONS FOR NOMINATION

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



IDFC Asset Allocation Fund of Funds Application Form (Form A)

An Open Ended Fund of Funds Scheme
Offer of Units of Rs 10/- each for cash during the New Fund offer and continuous offer for units at NAV based prices
New Fund Offer Opens on: January 04, 2010
New Fund Offer Closes on: January 25, 2010

Application No. _____

Distributor Code / ARN No. _____ **Sub-distributor Code / ARN No.** _____ **M. O. Code** _____ **Bank Branch Code** _____ **Date of receipt** _____ **Bank Sr. No.** _____

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

1. EXISTING UNIT HOLDER INFORMATION Folio No. _____ / _____ Existing Investors: Please fill in the Sections 1, 9, 10 and 12 only.

2. UNIT HOLDER INFORMATION (refer instruction A). New Investors: Please fill in all the Sections (2 to 12).

Name of the first applicant / sole applicant / corporate investor _____

Date of birth

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

Mr. / Ms. / M/s. _____

PAN¹ (mandatory) _____ Enclosed PAN Proof KYC Compliance.

Name of the second applicant _____

Mr. / Ms. / M/s. _____

PAN¹ (mandatory) _____ Enclosed PAN Proof KYC Compliance.

Name of the third applicant _____

Mr. / Ms. / M/s. _____

PAN¹ (mandatory) _____ Enclosed PAN Proof KYC Compliance.

Name of the guardian (in case of a minor) _____

Mr. / Ms. / M/s. _____

PAN¹ (mandatory) _____ Enclosed PAN Proof KYC Compliance.

Name of the Power of Attorney Holder _____

Mr. / Ms. / M/s. _____

PAN¹ (mandatory) _____ Enclosed PAN Proof KYC Compliance.

¹PAN Number and PAN Proof is mandatory for all Applicants, irrespective of the amount of investment. Please attach a copy of PAN card. ²In case of investment by minor, PAN of guardian should be mentioned, if minor has no PAN. KYC Mandatory if amount invested is Rs. 50,000 or more for all Investors & POA holders. This will be applicable for each of the applicants. In the absence of KYC Compliance, the AMC reserves the right to reject the application. Please attach a copy of KYC Compliance.

3. STATUS OF FIRST APPLICANT

- Resident Individuals Bank
- HUF Proprietor
- On Behalf of Minor Society
- FI NRI - NRE
- Partnership Firm NRI - NRO
- PIO Trust
- Company Others (specify) _____
- Government Entity

4. MODE OF OPERATION

- Anyone or Survivor Joint
- (Default option is Anyone or Survivor.)

5. OCCUPATION (of First / Sole Applicant)

- Service Housewife Defence
- Professional Retired Business
- Money Service Bureaux
- Dealers in High Value commodities (Traders in Precious Metals, Jewellers & Antique Dealers)
- Others (specify) _____

6. A CONTACT DETAILS OF FIRST / SOLE APPLICANT / CORPORATE INVESTOR

(P.O. Box Address may not be sufficient. Investors residing overseas, please provide your Indian address.)

Address _____

City _____ State _____

Pincode _____ Tel. (O) _____

Tel. (R) _____ Mobile _____

E-mail _____

6. B CONTACT DETAILS OF POWER OF ATTORNEY HOLDER

(P.O. Box Address may not be sufficient. Investors residing overseas, please provide your Indian address.)

Address _____

City _____ State _____

Pincode _____ Tel. (O) _____

Tel. (R) _____ Mobile _____

E-mail _____

7. E-MAIL COMMUNICATION

(In case you wish to receive the following document(s) via e-mail in lieu of physical document(s).)

Annual Report Newsletter Account Statement Other Info Email (Mandatory) _____

9. A. DEBIT MANDATE

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 Asset Allocation Fund of Funds.

Date _____

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

ACKNOWLEDGMENT SLIP

Application No. _____

IDFC Mutual Fund

IDFC Asset Allocation Fund of Funds (An Open Ended Fund of Funds Scheme)

Investor Name _____

Instrument no. _____

Rs. (in figures) _____

Stamp & Signature

Investments are subject to realisation of cheque / fund receipt.

8. BANK DETAILS (Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details. Please enclose a copy of the cancelled cheque)

Name of Bank _____ Branch _____
 City _____ State _____ Account No. _____
 Account Type - Current Savings NRO NRE FCNR Others (specify) _____ MICR code _____ RTGS/ NEFT code _____
 MICR code is the 9 digit code next to the cheque no., RTGS/IFSC code is the 11 digit no. appearing on your cheque leaf. Please provide the above details as they are mandatory.

9. PAYMENT OPTIONS (Please either Debit Mandate or Cheque / DD payment.)

9 A. Debit Mandate (Debit Mandate also to be filled separately.)
 Standard Chartered Bank a/c holders only
 A/c No. _____
 Branch _____

9 B. Cheque / DD payment
 Cheque / DD No. _____ Cheque / DD Date _____
 Drawn on (Bank / Branch Name) _____
 Cheque Issuer Name In case cheque is issued by person other than the investor _____

Total amount Rs. (In figures) inclusive of DD charges _____
 Rs. (In words) inclusive of DD charges _____
 DD Charges Rs. (In figures) if paid _____

10. INVESTMENT DETAILS (Refer instruction D)

IDFC Asset Allocation Fund of Funds -

Plan (Please any one) - Conservative Moderate Aggressive
Option (Please any one) - Growth Dividend Payout Dividend Reinvestment

Default option is Growth. In case of Dividend, Dividend Reinvestment is default 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 a valid discharge by the AMC / Mutual Fund / Trustees.

Nominee's Name _____
 Address _____

 In case Nominee is a Minor _____
 Name of Guardian _____
 Address of Guardian _____

 Date of Birth _____ Signature _____

12. DECLARATION AND SIGNATURES

Having read and understood the contents of the Scheme Information Document of the Scheme(s), I / we hereby apply for units of the Scheme(s) and agree to abide by the terms, conditions, rules and 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 NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the Law. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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

First / Sole Applicant / Guardian	Second Applicant	Third Applicant	Third Party Cheque Issuer	POA Holder

The third party cheque signatory should sign in the signature box provided. Please refer to the attached Key Information Memorandum for details of the Scheme(s).

IDFC MUTUAL FUND OFFICES

Ahmedabad : Ground Floor, Zodiac Avenue, Opp. Mayor's Bungalow, Near Law Garden, Ahmedabad - 380 006. Tel.: 079-64505881/5857. • Bangalore : Raheja Point, 2nd Floor, Magrath Road, Opp. Garuda Mall, Bangalore - 25. Tel.: 080-64501951/52, 66111504/05/06. • Chandigarh : Sco 2475-76, 1st Floor, Sector 22, Chandigarh - 160 022. Tel.: 0172-5071918/19/21/22, Fax: 0172-5071918. • Chennai : Maalavika Centre, Old No. 144/145, New No. 60, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. Tel.: 044-39185409/10/11. • Cochin : 39/3993 B2, Ground Floor, Vantage Point, VRM Road, Ravipuram, Cochin - 682 016, Kerala. Tel.: 0484-3012639/4029291, Fax: 0484-2358639. • Coimbatore : Red Rose Plaza, 509 H, II Floor, D. B. Road, R. S. Puram, Coimbatore - 641 002. Tel.: 0422-2542645, 2542678. • Dehradun : C/o. EBD Business Centre, Cubicle No. 3, 49, Rajpur Road, Dehradun - 248 001. Tel.: 09837500990. • Goa : Advani Business Centre, Neelkamal Arcade, A. B. Road, Panjim, Goa - 403 001. Tel.: 0832-6650403, Fax: 0832-6650310, Mobile: 09823289903. • Hyderabad : 4th Floor, Central Plaza, #6-3-902/A, Raj Bhavan Road, Somajiguda, Hyderabad - 500 082. Tel.: 040-42014646/47, Fax: 040-40037521. • Indore : 405, 4th Floor, 21/1, D. M. Tower, Race Course Road, Indore - 452 001. Tel.: 0731-4206927/4208048, Fax: 0731-4206923. • Jaipur : G-7, G-8, Anukampa Towers, Church Road, Jaipur - 302 001. Tel.: 0141-5105797, 5105798. • Kanpur : Office No. 214/215, IInd Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208 001. Tel.: 0512-2331071, 2331119. • Kolkata : Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel.: 033-30249794/78/89/88/90. • Lucknow : Flat No. 2, 1st Floor, SAS House, 6B, Tej Bhadur Sapru Marg, Lucknow - 226 001. Tel.: 0522-3056900/01/02/03/04/05, Fax: 0522-3056900. • Ludhiana : SCO 16-17, Basement, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: 0161-5022155, 5022156. • Mumbai : 17/18, 3rd Floor, Vasvani Mansion, 120, Dinshaw Vachha Road, Opp. K. C. College, Churchgate, Mumbai - 400 020. Maharashtra. Tel.: 022-22876419. • Nagpur : Fortune Business Centre, First Floor, 6, Vasant Vihar, W. H. C. Rd., Shankar Nagar, Nagpur - 440 010. Tel.: 0712-6451428/2525657. • Nashik : Kavita Complex, 2nd Floor, Madan Services, Near Big Bazar, College Road, Nasik - 422 005. Mobile: 09970625856. • New Delhi : 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: 011-47311301/02/03/04/05. • Patna : 406, Ashiana Hariniwas, Dak Bungalow Road, Patna - 800 001. • Pune : 1st Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off Bhandarkar Road, Pune - 411 004. Tel.: 020-66020965/4. • Rajkot : "Star Plaza", 2nd Floor, Office No. 201, Phulchab Chowk, Rajkot - 360 001. Tel.: 0281-6626012. • Surat : U 15/16, Jolly Plaza, Athvagate, Surat - 395 001. Tel.: 2475060, 2475070. • Vadodara : Ground Floor, Akash Ganga Complex, Adjacent to Vaniya Bhavan, Race Course Circle, Vadodara - 390 007. Tel.: 0265-6620919/939. • Visakhapatnam : Visakha Executive Centre, 47-11-1/5, Eswar Arcade, Dwarakanagar, 1st Lane, Visakhapatnam - 530 016. Mobile: 09963439222.



10. PAYMENT OPTIONS

10 A. Debit Mandate (SCB account holders) Please fill the Section no. 10 A contained within the SIP form (Form B) (for Initial Investment only). OR

10 B. Cheque / Demand Draft Cheque/DD no _____ Cheque / DD Date DD / MM / YYYY Drawn on (Bank) _____

Initial Investment amount (in figures) _____

Initial Investment amount (in words) _____

DD Charges _____

10 C. ECS Mandate (Please fill Form C along with this Form)

10 D. Standing Instruction

10 D 1. Standard Chartered Bank (Please fill Section no. 10 D 1 contained within this form)

Frequency: Weekly (Debit date will be 7 / 14 / 21 / 28 of the month) Fortnightly (Debit date will be 1 / 16 of the month) Monthly - Please provide date DD

Start Period MM YYYY End Period MM YYYY SIP Date DD (The End Period should be at least 6 months after the Start Period)

Amount per month (in figures) _____

Amount per month (in words) _____

11. INVESTMENT DETAILS (Refer instruction D)

IDFC Asset Allocation Fund of Funds -

Plan (Please any one) - Conservative Moderate Aggressive

Option (Please any one) - Growth Dividend Payout Dividend Reinvestment

Default option is Growth. In case of Dividend, Dividend Reinvestment is default option.

12. 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 a valid discharge by the AMC / Mutual Fund / Trustees.

Nominee's Name _____

Address _____

In case Nominee is a Minor _____

Name of Guardian _____

Address of Guardian _____

Date of Birth _____ Signature _____

13. DECLARATION AND SIGNATURES

Having read and understood the contents of the Scheme Information Document of the Scheme(s), I / we hereby apply for units of the Scheme(s) and agree to abide by the terms, conditions, rules and 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 NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the Law.

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

I / We do not have any existing 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 details provided by me / us are true and correct.

First / Sole Applicant /
Guardian

Second
Applicant

Third
Applicant

Third Party
Cheque Issuer

POA Holder

The third party cheque signatory should sign in the signature box provided. Please refer to the attached Key Information Memorandum for details of the Scheme(s).

IDFC MUTUAL FUND OFFICES

Ahmedabad : Ground Floor, Zodiac Avenue, Opp. Mayor's Bungalow, Near Law Garden, Ahmedabad - 380 006. Tel.: 079-64505881/5857. • Bangalore : Raheja Point, 2nd Floor, Magrath Road, Opp. Garuda Mall, Bangalore - 25. Tel.: 080-64501951/52, 66111504/05/06. • Chandigarh : Sco 2475-76, 1st Floor, Sector 22, Chandigarh - 160 022. Tel.: 0172-5071918/19/21/22, Fax: 0172-5071918. • Chennai : Maalavika Centre, Old No. 144/145, New No. 60, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. Tel.: 044-39185409/10/11. • Cochin : 39/3993 B2, Ground Floor, Vantage Point, VRM Road, Ravipuram, Cochin - 682 016, Kerala. Tel.: 0484-3012639/4029291, Fax: 0484-2358639. • Coimbatore : Red Rose Plaza, 509 H, II Floor, D. B. Road, R. S. Puram, Coimbatore - 641 002. Tel.: 0422-2542645, 2542678. • Dehradun : C/o. EBD Business Centre, Cubicle No. 3, 49, Rajpur Road, Dehradun - 248 001. Tel.: 09837500990. • Goa : Advani Business Centre, Neelkamal Arcade, A. B. Road, Panjim, Goa - 403 001. Tel.: 0832-6650403, Fax: 0832-6650310, Mobile: 09823289903. • Hyderabad : 4th Floor, Central Plaza, #6-3-902/A, Raj Bhavan Road, Somajiguda, Hyderabad - 500 082. Tel.: 040-42014646/47, Fax: 040-40037521. • Indore : 405, 4th Floor, 21/1, D. M. Tower, Race Course Road, Indore - 452 001. Tel.: 0731-4206927/4208048, Fax: 0731-4206923. • Jaipur : G-7, G-8, Anukampa Towers, Church Road, Jaipur - 302 001. Tel.: 0141-5105797, 5105798. • Kanpur : Office No. 214/215, IInd Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208 001. Tel.: 0512-2331071, 2331119. • Kolkata : Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel.: 033-30249794/78/89/88/90. • Lucknow : Flat No. 2, 1st Floor, SAS House, 6B, Tej Bhadur Sapru Marg, Lucknow - 226 001. Tel.: 0522-3056900/01/02/03/04/05, Fax: 0522-3056900. • Ludhiana : SCO 16-17, Basement, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: 0161-5022155, 5022156. • Mumbai : 17/18, 3rd Floor, Vasvani Mansion, 120, Dinshaw Vachha Road, Opp. K. C. College, Churchgate, Mumbai - 400 020. Maharashtra. Tel.: 022-22876419. • Nagpur : Fortune Business Centre, First Floor, 6, Vasant Vihar, W. H. C. Rd., Shankar Nagar, Nagpur - 440 010. Tel.: 0712-6451428/2525657. • Nashik : Kavita Complex, 2nd Floor, Madan Services, Near Big Bazar, College Road, Nashik - 422 005. Mobile: 09970625856. • New Delhi : 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: 011-47311301/02/03/04/05. • Patna : 406, Ashiana Hariniwas, Dak Bungalow Road, Patna - 800 001. • Pune : 1st Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off Bhandarkar Road, Pune - 411 004. Tel.: 020-66020965/4. • Rajkot : "Star Plaza", 2nd Floor, Office No. 201, Phulchab Chowk, Rajkot - 360 001. Tel.: 0281-6626012. • Surat : U 15/16, Jolly Plaza, Athvagate, Surat - 395 001. Tel.: 2475060, 2475070. • Vadodara : Ground Floor, Akash Ganga Complex, Adjacent to Vanijya Bhavan, Race Course Circle, Vadodara - 390 007. Tel.: 0265-6620919/939. • Visakhapatnam : Visakha Executive Centre, 47-11-1/5, Eswar Arcade, Dwarakanagar, 1st Lane, Visakhapatnam - 530 016. Mobile: 09963439222.



www.idfcmf.com

Call free 1-800-226622

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



IDFC Asset Allocation Fund of Funds ECS Mandate for SIP (Form C)

Application No. _____

10 C. ECS (AUTO DEBIT) MANDATE APPLICATION FORM FOR SYSTEMATIC INVESTMENT PLAN (SIP)

(Please also fill the adjoining application form B duly signed)

Distributor Code / ARN No. _____ **Sub-distributor Code / ARN No.** _____ **M. O. Code** _____ **Bank Branch Code** _____ **Date of receipt** _____ **Bank Sr. No.** _____

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

1. EXISTING UNIT HOLDER INFORMATION Folio No. _____ / _____

2. SIP ENROLMENT DETAILS

Scheme Name: **IDFC Asset Allocation Fund of Funds** Frequency: Weekly (Debit date will be 7 / 14 / 21 / 28 of the month) Fortnightly (Debit date will be 1 / 16 of the month) Monthly - Please provide date D D Start Period M M Y Y Y Y End Period M M Y Y Y Y SIP date D D

(The End Period should be at least 6 months after the Start Period)

3. INVESTMENT DETAILS (Refer instruction D)

IDFC Asset Allocation Fund of Funds -

Plan (Please any one) - Conservative Moderate Aggressive

Option (Please any one) - Growth Dividend Payout Dividend Reinvestment

Default option is Growth. In case of Dividend, Dividend Reinvestment is default option.

4. PAYMENT DETAILS - First SIP via Cheque/ Debit Mandate (for SCB a/c holders only) and subsequent SIP via ECS (Auto Debit Clearing) at select locations**.

ECS Debit facility for SIP is currently available for account holders of all banks participating in local clearing at Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Bardwan, Baroda, Bhillwara, Bhopal, Bhubaneswar, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gorakhpur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pondicherry, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Trichur, Trichy, Trivandrum, Udaipur, Varanasi, Vijaywada (also covers Guntur, Tenali & Mangalgiri), Vizag.

Cheque should be drawn on same bank as mentioned in ECS (Auto Debit) Bank Account details as mentioned in Point 5 below.

SIP Amount (Rs.) Amount (Rs.) (in words)

Cheque No. Cheque Date

Drawn on Bank Branch Name

A/c. Type Please SAVINGS NRE CURRENT NRO FCNR

(Kindly provide photocopy of the payment instrument or Foreign Inward Remittance Certificate (FIRC) Letter evidencing source of funds)

5. ECS DEBIT BANK ACCOUNT DETAILS (Mandatory)

I/We hereby authorise IDFC AMC Ltd., Investment Manager to IDFC Mutual Fund acting through their authorised service providers to debit my/our following Bank A/c. by ECS (Auto Debit Clearing) Facility or any other facility for collection of SIP payments.

Name of A/c. Holder as in Bank Records

Bank Name Branch Name

Branch Address City Pin Code

Bank A/c. No. A/c. Type Please SAVINGS NRE CURRENT NRO FCNR

Mandatory Enclosures : Blank Cancelled Cheque Copy of Cheque

9 Digit MICR Code Please attach a cancelled cheque OR a clear photo copy of a cheque

DECLARATION & SIGNATURES

I/We hereby declare that the particulars given in this SIP Application Form are correct and express my / our willingness to make payments referred above through participation in ECS (Auto Debit) Facility. I / We also agree that if the transaction is delayed or not effected for reasons of incomplete or incorrect information or any other operational reasons, I/We would not hold IDFC Mutual Fund, their appointed service providers or representatives responsible. I/We will also inform IDFC Mutual Fund about any changes in my / our bank account and also undertake to keep sufficient funds in my bank account on the date of execution of the said standing instructions. I/We have read and understood the contents of the SID / SAI of the Scheme and agree to the Terms and Conditions mentioned therein.

Signature of 1st Applicant / Guardian / Authorised Signatory / PoA Signature of 2nd Applicant / Authorised Signatory / PoA Signature of 3rd Applicant / Authorised Signatory / PoA

6. AUTHORISATION OF THE BANK ACCOUNT HOLDER [To be signed by the Account Holder(s) as per Bank Records]

This is to inform I/We have registered for the RBI's Electronic Clearing Service (ECS / Auto Debit) Facility and that my / our payment towards my / our investment in IDFC Mutual Fund shall be made from my / our below mentioned Bank Account Number with your bank. I / We authorise IDFC Mutual Fund, acting through their service providers and representative carrying this ECS Mandate / Auto Debit Facility Form to get it verified & executed.

Bank A/c. No.

Signature of 1st Applicant / Guardian / Authorised Signatory / PoA Signature of 2nd Applicant / Authorised Signatory / PoA Signature of 3rd Applicant / Authorised Signatory / PoA

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.

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, nor has SEBI certified the accuracy or adequacy of this KIM.

INVESTMENT OBJECTIVE The primary objective of Scheme is to generate capital appreciation through investment in different mutual fund schemes primarily local funds based on a defined asset allocation model. However, there can be no assurance that the investment objective of the scheme will be realized.

ASSET ALLOCATION PATTERN	Type of Instruments	Normal Allocation (% of Net Assets)
Conservative AA Plan:	Equity Funds	10 - 15
	Debt Funds	45 - 50
	Liquid Funds	45 - 50
	Alternate	0
	Money market securities	0-15
Moderate AA Plan:	Equity Funds	25 - 30
	Debt Funds	60-70
	Liquid Funds	0 - 5
	Alternate	5 - 10
	Money market securities	0-15
Aggressive AA Plan :	Equity Funds	45 - 50
	Debt Funds	35-45
	Liquid Funds	0 - 5
	Alternate	10 - 15
	Money market securities	0-15

Asset class explanation:

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

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

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

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

INVESTMENT STRATEGY OF THE SCHEME The scheme will be a Fund of Funds scheme that can invest in a mix of ETFs, domestic and offshore Mutual Fund schemes. The FoF will use a multi-manager approach and can invest in schemes of IDFC MF as well as other mutual funds.

The scheme will offer 3 different plans – Conservative Asset Allocation Plan (Conservative AA Plan), Moderate Asset Allocation Plan (Moderate AA Plan) and Aggressive Asset Allocation Plan (Aggressive AA Plan) that will offer 3 different risk profiles for investors. Conservative AA Plan will target the lowest risk profile followed by Moderate AA Plan. Aggressive AA will be the highest risk profile asset allocation.

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

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

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

- b) Decide the tactical asset allocation

Within the asset allocations mentioned above, the fund manager can carry out a tactical allocation by underweighting/ overweighting any of the asset classes. This will be based on the view of individual asset market and risk-return considerations. It can also happen on an ongoing basis due to mark-to-market movements in any of the asset classes. The fund will maintain asset allocation within +/- 5% of the

target allocation of that portfolio. The scheme can thus be overweight, neutral or underweight in any of the asset classes. The asset allocation will be reviewed on a quarterly basis or in case mark-to-market movements take the allocations to beyond the permissible bands.

c) Select schemes from the shortlist to invest

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

d) Monitor performance of funds

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

RISK PROFILE OF THE SCHEME

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:

1. The Scheme returns can be impacted by issues pertaining to the NAV's of underlying schemes of mutual funds where the fund has invested. These could be issues such as uncharacteristic performance, changes in the business ownership and / or investment process, key staff departures etc.
2. The NAVs of the underlying scheme where the Scheme has invested may be impacted generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in government policies, taxation laws or any other appropriate policies and other political and economic developments. Consequently, the NAV of the Scheme may fluctuate accordingly.
3. The investors will bear the recurring expenses of the Scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the scheme. As a result, the returns that they may obtain, may be materially impacted or at times be lower than the returns that investors directly investing in such Schemes may obtain.
4. While the scheme endeavors to give dividend on a monthly basis, the ability for payment of the same will be dependent on the scheme having distributable surplus. Accordingly investors may not get dividend in certain months in case distributable surplus is not available.

To the extent the scheme invests in debt/money market instruments, the following risks are likely to be affected:

- Price-Risk or Interest-Rate Risk: Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- Credit Risk: In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government Securities, there is no credit risk to that extent. Different types of securities in which the scheme would invest as given in the 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.
- Re-investment Risk: 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.
- Basis Risk: 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.
- Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However depending upon the market conditions the spreads may move adversely or favourably leading to fluctuation in NAV.
- Liquidity Risk: 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).

RISK MANAGEMENT STRATEGIES

The Fund is a fund of funds and by utilizing a holistic risk management strategy will endeavor to manage risks of the underlying equity and debt markets. The risk control process involves identifying & measuring the risk through various risk measurement tools.

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

Risk & Description specific to fund of funds	Risk mitigants / management strategy
Quality risk	
Risk of investing in fund with poor performance	Fund universe carefully selected to only include high quality schemes
Liquidity risk	
Risk of liquidity impact of entering/ exiting the underlying funds	Scheme will ensure that the investment made by the scheme are not material to the overall AuM of the underlying scheme
Concentration risk	Invest in multiple funds with varying investment style and allocation to different segment of the equity and debt markets
Volatility	
Price volatility due to volatility in the equity and debt markets	Control the asset allocation of the scheme to manage volatility. The scheme can go underweight or overweight equity relative to debt based on the expected volatility in the 2 asset classes.
Sub Plans and Options	Option : Dividend & Growth
Plans:	
a) Conservative Asset Allocation Plan (Conservative AA Plan),	
b) Moderate Asset Allocation Plan (Moderate AA Plan) and	

- c) Aggressive Asset Allocation Plan (Aggressive AA Plan)
- Conservative AA Plan will target the lowest risk profile followed by Moderate AA Plan. Aggressive AA will be the highest risk profile asset allocation. All 3 plans have different portfolio.

APPLICABLE NAV FOR REPURCHASE	Where the application is received up to 3:00 pm with a local cheque or demand draft payable at par at the place where it is received closing NAV of the day of application shall be applicable. Where the application is received after 3:00 pm with a local cheque or demand draft payable at par at the place where it is received closing NAV of the next business day after the day of application shall be applicable. Where the application is received with an outstation cheque or demand draft, which is not payable on par at the place where it is received closing NAV of day on which the cheque or demand draft is credited shall be applicable. In case of 'switch' transactions, the allocation shall be in line with redemption payouts.															
APPLICABLE NAV FOR SALES	Where the application received is up to 3:00 pm closing NAV of the day of application shall be applicable. An application received after 3:00 pm closing NAV of the next business day after the day of application shall be applicable.															
MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS	Purchase (non SIP) - Rs. 5000/- & in multiples of Re 1/- for purchases and in multiples of Re 0.01 for switches. Additional ongoing purchase (Non SIP) – Rs 1000 and in multiples of Re 1/- thereafter. SIP purchase - Rs 1000 (subject to minimum of 6 installments of Rs 1000 each).															
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST	Within 10 working days of the receipt of the redemption request at the authorised centre of IDFC Mutual Fund.															
BENCHMARK INDEX	CRISIL MIP Blended Index will be the benchmark for the Conservative and Moderate AA Plans. CRISIL Balanced Index will be the benchmark for the Aggressive AA Plan. The benchmark as an equity debt mix that is in line with the target asset allocation of the scheme.															
DIVIDEND POLICY	The Fund will endeavour to declare dividends at such frequency as decided by the Trustee from time to time, 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.															
NAME OF THE FUND MANAGER	Mr. Ashwin Patni															
NAME OF THE TRUSTEE COMPANY	IDFC AMC Trustee Company Limited															
PERFORMANCE OF THE SCHEME	The scheme does not have any performance track record.															
EXPENSES OF THE SCHEME	NEW FUND OFFER EXPENSES: New Fund Offer expenses will be borne by the AMC. (i) Load Structure There is no Entry Load in the scheme. Exit load (for all plans): 1% of the NAV shall be applicable if investors who redeem / switch out such investments within 365 days from the date of subscription applying First in First Out basis, (including investments through SIP/STP). Switches between plans (within the scheme) shall not attract load. The Trustee / AMC reserves the right to change the Load structure as deem fit . (ii) Recurring Expenses The total expenses including the management fees, shall not exceed 0.75% of the daily or weekly average net assets. These expenses are over and above the expenses charged by the respective Underlying Schemes.															
TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.															
DAILY NET ASSET VALUE (NAV) PUBLICATION	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 1-800-226622.															
FOR INVESTOR GRIEVANCES PLEASE CONTACT	Name and Address of Registrar Computer Age Management Services Private Limited 148, Old Mahabalipuram Road, Okkiyamthuraipakkam, Chennai - 96.															
	<table border="1"> <thead> <tr> <th>Name</th> <th>Region</th> <th>Address and Contact Number</th> </tr> </thead> <tbody> <tr> <td>Sunil Aryamane</td> <td>West</td> <td>17/18, 3rd Floor, Vaswani Mansion, 120, Dinshaw Vachha Road, Opp. K C College, Churchgate, Mumbai - 400 020. Tel.: 22841378.E-Mail ID : sunil.aryamane@idfcmf.com</td> </tr> <tr> <td>Vijith Raghavan</td> <td>East</td> <td>Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel. : 91-33-22881686. E-Mail ID : vijith.raghavan@idfcmf.com</td> </tr> <tr> <td>Jincy John</td> <td>North</td> <td>4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel. : 011-47311323. Fax: 011-23326669, 41524332. E-Mail ID : jincy.john@idfcmf.com</td> </tr> <tr> <td>Shaji Perincheri</td> <td>South</td> <td>Maalavika Centre, Old No. 144/145, New No. 60, Kodambakkam Road, Chennai - 600 034. Tel. : 91-44-25349340.E-Mail ID : shaji.perincheri@idfcmf.com</td> </tr> </tbody> </table>	Name	Region	Address and Contact Number	Sunil Aryamane	West	17/18, 3rd Floor, Vaswani Mansion, 120, Dinshaw Vachha Road, Opp. K C College, Churchgate, Mumbai - 400 020. Tel.: 22841378.E-Mail ID : sunil.aryamane@idfcmf.com	Vijith Raghavan	East	Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel. : 91-33-22881686. E-Mail ID : vijith.raghavan@idfcmf.com	Jincy John	North	4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel. : 011-47311323. Fax: 011-23326669, 41524332. E-Mail ID : jincy.john@idfcmf.com	Shaji Perincheri	South	Maalavika Centre, Old No. 144/145, New No. 60, Kodambakkam Road, Chennai - 600 034. Tel. : 91-44-25349340.E-Mail ID : shaji.perincheri@idfcmf.com
Name	Region	Address and Contact Number														
Sunil Aryamane	West	17/18, 3rd Floor, Vaswani Mansion, 120, Dinshaw Vachha Road, Opp. K C College, Churchgate, Mumbai - 400 020. Tel.: 22841378.E-Mail ID : sunil.aryamane@idfcmf.com														
Vijith Raghavan	East	Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel. : 91-33-22881686. E-Mail ID : vijith.raghavan@idfcmf.com														
Jincy John	North	4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel. : 011-47311323. Fax: 011-23326669, 41524332. E-Mail ID : jincy.john@idfcmf.com														
Shaji Perincheri	South	Maalavika Centre, Old No. 144/145, New No. 60, Kodambakkam Road, Chennai - 600 034. Tel. : 91-44-25349340.E-Mail ID : shaji.perincheri@idfcmf.com														
UNITHOLDERS' INFORMATION	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 post. The Half Yearly portfolio shall be disclosed in 2 newspapers within 1 month of the close of the half year. 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.															

Dated : December 20, 2009

CAMS TRANSACTION POINTS

(Only for Repurchase / Switch Out)

• AGRA: No. 8, II Floor, Maruti Tower, Sanjay Place, Uttarpradesh, Agra, Pin code: 282002. Phone: 0562-324 0202, 324 2267 • AKOLA: Opp. Rlt Science College, Civil Lines, Akola - 444001 Phone : 724-3203830 • ANANTAPUR: 15-570-33, I Floor, Pallavi Towers, Anantapur - 515 001 A.P. Phone: 8554-326980/326921 • ANKLESHWAR: G-34, Ravi Complex, Valia Char Rasta, G.I.D.C. Ankleshwar: Bharuch -393 002. Phone: 02646-310206/310207 • AJMER: Shop No.S-5, Second Floor Swami Complex, Ajmer - 305 001. Phone: 0145-329 2040. • AHMEDNAGAR: 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar, Maharashtra, Pin code: 414 001,Phone: 241- 320 4221, 320 4309 • ALLAHABAD: No.7 1st Floor, Bihari Bhawan, 3 , S.P. Marg, Civil Lines, Allahabad-211001. Phone:0532-3291273/3291274 • ALWAR: 256A, Scheme No:1, Arya Nagar, Alwar-301001. Phone:0144-3200451 • ALIGARH: City Enclave, Kumar Nursing Home, Ramghat Road, U.P. Aligarh-202001. Phone: 571-321 771 /321 787 • AMRAVATI: 81,Gulsham Tower, 2nd Floor Near Panchsheel Takies, Amaravati - 444 601. Phone: 0721 - 3291965 • AMRITSAR: 378-Majitha Complex, 1st Floor, M. M. Malviya Road Amritsar - 143001. Phone:0183-3257404 • ANAND: 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand-388001. Phone: 02692-325071/320704 • ASANSOL: Block - G 1st Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram Asansol - 713303. Phone: 0341 - 329 5235 / 329 8306 • AURANGABAD: Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431 001. Phone: 0240-3295202. • BALASORE: B C Sen Road, Balasore-756001. Phone: 06782-326808 • BAREILLY: 2-C, Radheysyam Enclave, Behind Vikas Bhawan, Civil Lines, Bareilly - 243001. Phone: 581-3243172/3243322 • BELLARY: No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary-583103. Phone: 08392-326848/326065 • BELGAUM: Tanish Tower, CTS No.192/A, Guruwar Peth, Tilakwadi, Belgaum: 590006. Phone: 0831-329 9598 • BEHRAMPUR: 1st Flr., Upstairs of Aaron Printers, Gandhi Nagar Main Road, Ganjam Dt, Berhampur-760001, Orissa : Phone: 0680-320923/3205855 • BHATINDA: 2907 GH,GT Road, Near Zila Parishad, Punjab, Bhatinda, Pin code: 151001. Phone: 164-320 4511, 320 4170 • BHAVNAGAR: 305-306, Sterling Point, Waghawa Road, Opp. HDFC Bank Bhavnagar - 364002. Tel. No.: (Off) 0278 - 3004641 • BHAGALPUR: Dr R P Road ,Khalifabag Chowk, Bhagalpur-812001 Phone: 64-3209093/3209094 • BHUJ: Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch-370001 Phone: 02832-320762/320924 • BHILAI: 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490 020 Phone: 0788 - 3299 040, 3299 049. • BHILWARA: C/o Kodwani & Associates, F-20-21, Apsara Complex, Azad Market, Bhilwara-311001. Phone: 01482-320809/231808 • BHOPAL: C-12, Near City Bank, Above Delhi Prakashan Agency, Zone-I, M.P.Nagar, Bhopal - 462011 (M.P.). Phone: 0755 - 329 5878 / 329 5873. • BOKARO: HC-3, 1st Floor, City Centre, Sector-4, Bokaro Steel City, Bokaro - 827004. State: - Jharkhand. Phone. 06542 - 324 881 / 326 322 • BURDWAN: 399, G T Road, Opposite of Talk of the Town Burdwan - 713101. Phone: 0342 -320 7001/3207077. • CALCUT: 17/28, H 1st Floor, Manama Building, Mavor Road, Calicut - 673 001. Phone: 0495 - 325 5984. • CUTTACK: Near Allahabad Bank, Cantonment Road, Cuttack - 753001. Phone: 0671 - 329 9572. • DAVENEGERE:13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-577002. Phone:08192-326226/326227 • DHANBAD: Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad - 826 001. Phone: 0326 - 3290217. • DHULE: H. No. 1793 / A, J.B. Road, Near Tower Garden, Maharashtra Dhule-424 001. Phone: 329902/329903 • DEOGHAR: S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112 Phone : 6432-320227/320827. • DEHRADUN: 204/121 Nari Ship Mandir Marg , Old Connaught Place Dehradun- 248001. Phone: 0135 - 325 1357, 325 8460 • ERODE: 199/1, Brough Road, (Near Sivaranjani Hotel) Erode -638001. Phone - 0424 - 320 7730 / 3207733. • FARIDHABAD: B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001. Phone:0129/3241148/32411470 • GHAZIABAD: 207/A-14, IInd Floor, Devika Chamber, RDC, Raj nagar, Ghaziabad-201002. Phone: 0120-3266917/3266918 • GORAKHPUR: Shop No.3, Second Floor, Cross Road, A.D. Chowk, Bank Road Gorakhpur - 273 001. Phone: 0551 - 329 4771. • GUNTUR: • Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel Guntur - 522 002. Phone: 0863 - 325 2671. • GURGAON: SCO - 17, 3rd Floor, Sector-14, Gurgaon-122001. Phone: 0124-326 3763/326 3833 • GWALIOR: 1st Floor, Singhal Bhavan, Daji Vitthal Ka Bada, Old High Court Road, Gwalior - 474001. Phone: 0751 - 320 2873 / 3202311 • GULBARGA: Pal Complex, 1st Floor, Opp. City Bus Stop,SuperMarket, Gulbarga - 585 101. Karnataka. Phone: 8472-310119/310523 • GUWAHATI: Old post office lane, A. K. Azad Lane Rehabari, Guwahati -781008. Phone: 0361 - 260 7771 / 213 9038. • HAZARIBAG: Municipal Market, Annanda Chowk, Hazaribagh - 825301 Phone: 6546-320251/320250 • HISAR: 12, Opp. Bank of Baroda, d Square Market, Hisar - 125001. Haryana. Phone: 1662-329580/315546 • HOSU: Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur-612091. Phone: 04344-321002/321004 • HUBLI: 206 & 207, ' A ' Block 1st Floor, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029. Phone: 0836 - 329 3374/320 0114. • JAMMU: 660-A Near Digital Wares, Lane opposite Dushara Ground, Front Gate, Gandhi Nagar, Jammu-180004 Phone: 0191-9906082698/2432601 • JABALPUR: 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur - 482 001. Phone: 0761 - 329 1921 • JALANDHAR: 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144 001. Phone: 0181 - 325 7165, 325 7103. • JAMNAGAR: 217/218, Manek Centre, P. N. Marg, Jamnagar-361000. Phone: 0288-329 9737. • JALGAON: Right Infotech, F-16, II ND Floor, Golani Market, Jalgaon-425001. Phone: 0257-3207118/3207119 • JAMSHEDPUR: Millennium Tower, S-4 Ground Floor, R- Road, Bistupur , Jamshedpur- 831001. Phone: 0657 - 329 4594. • JODHPUR: 1/5, Nirmal Tower, 510 Chopasani Road, Jodhpur - 342 003. Phone: 0291 - 325 1357 • JHANSI: Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi-284001. Phone: 510-3202399 • JUNAGADH: Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh-362001. Phone: 0285-3200909/3200908 • KADAPA: Door No.1-1625, DNR Laxmi Plaza, Opp. Rajiv Marg, Railway Station Road, Yerramukkapalli, Kadapa, Andhra Pradesh, Pin code: 516 004 Phone: 8562- 322 469, 322 099 • KARIMNAGAR: H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar , A.P., Pin code: 505 001 Phone: 878- 320 5752, 320 8004 • KANNUR: Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004 Kerala. Phone: 497-324 9382/324 9147 • KALYANI: A - 1/50, Block - A, Nadia Dt, Kalyani-741235. Phone: 033-32422712/32422711 • KESTOPUR: AA 101, Prafulla Kanan, Sreeparna Appartment, Ground Floor, Kolkata, Kestopur-700101. Phone: 033-32415332/32415333 • KOTA: B-33 'Kalyan Bhawan', Triangle Part, Vallabh Nagar, Kota-324 007. Phone: 0744 - 329 3202. • KOLLAM: Kochupilamoodu Junction, Near VLC, Beach Road, Kollam-691001. Phone: 474-3248376/3248377 • KOLHAPUR: AMD Sofex Office No.7, 3rd Floor , Ayodhya Towers , Station Road Kolhapur - 416 001 • KOTTAYAM: Door No. IX / 1276 , Amboorans Building, Manorama Junction, Kottayam - 686 001. Ph: 0481 - 3207011 / 3206093 • KUMBakonam: Jailani Complex, 47, Mutt Street, Tamil Nadu Kumbakonam - 612001. Phone: 435-3200912/3200911 • KURNOOL: H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool - 518 004 A.P. Phone: 8518-312 978/312 970 • LATUR: Kore Complex, 2nd Cross Kapad Line, Near Shegau Patsanstha, Latur - 413 512 Maharashtra Phone : 2382-341927/341507 • MANIPAL: Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar, Manipal - 576104. Phone: 0820 - 325 5827 • MATHURA: 159/160 Vikas Bazar, Mathura-281001. Phone: 0565-3207007/3206959 • MEHSANA: 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384 002. Gujarat Phone: 2762-323985/323117 • MEERUT: 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut - 250 002. Phone: 0121 - 325 7278 • MORADABAD: B-612 'Sudhakar', Lajpat Nagar, Moradabad - 244 001. Phone: 0591 - 329 7202, 329 98412 • MYSORE: No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570 009. Phone: 0821 - 234 2182 / 329 4503. • MUZZAFARPUR: Brahman Toli, Durga Asthan, Gola Road, Muzaffarpur-842001. Phone: 0621-3207504/3207052 • NASIK: "Varsha Bungalow", 1st Floor, Near Rungtha High School, 493, Ashok Stambh, Nasik - 422001. Phone: 0253 - 329 7084, 325 0202. • NELLORE: 97/56, I Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Andhra Pradesh, Nellore, Pin code: 524001, Phone: 0861-329 8154, 320 1042 • NAVSARI: Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimmabai Road, Navasari-396445. Phone: 02637-327709/329238 • PANIPAT: 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat - 132 103. Phone: 0180 -325 0525 /400 9802 • PATIALA: 35, New Lal Bagh Colony, Patiala -147001. Phone: 0175 - 329 8926 / 222 9633. • PONDICHERRY: S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605 001. Ph: 0413 -21 0030 / 329 2468 • PORBANDAR: 1st Floor, Silver Complex, S.T. Road, Gujarat, Porbandar , Pin code: 360575 Phone: 286- 320 7767, 320 5220 • RAICHUR: # 12 - 10 - 51 / 3C, Maram Complex, Besides State Bank of Mysore, Basaveswara Road, Raichur - 584101. Karnataka Phone: 8532 - 323215 / 323006 • RAIPUR: C-23, Sector 1, Devendra Nagar , Raipur - 492004. Phone: 0771 - 3296404 • RAJAMUNDHRY: Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvari Street, T Nagar, Rajahmundry - 533101. Phone: 0883 - 325 1357 • RAJKOT: 111, Pooja Complex , Harihar Chowk, Near GPO , Rajkot - 360001. Phone: 0281 - 329 8158, 329 8206 • RANCHI: 223,Tirath Mansion (Near Over Bridge),1st Floor, Main Road, Ranchi - 834 001. Phone: 0651 - 329 6202, 329 8058 • RATLAM: Dafia & Co, 81, Bajaj Khanna, Ratlam-457001. Phone: 07412-324829/324817 • ROURKELA: 1st Floor, Mangal Bhawan Phase II, Power House Road , Rourkela - 769001. Phone : 0661 329 0575 • ROHTAK: 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak-124001. Phone: 01262-318687/318589 • SAGAR: Opp. Somani Automobiles, Bhagwanjanj, Sagar - 470 002. Madhya Pradesh Phone: 7582-326711/326894. • SATARA: 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Maharashtra Satara-415002. Phone: 2162-320926/320989 • SATNA: 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, Satna - 485 001. Madhya Pradesh. Phone: 7672/320896-320756 • SOLAPUR: 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur-413001. Phone: 0217-3204201/3204200 • SALEM: No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016. Phone: 0427 - 325 2271 • SAMBALPUR: C/o Raj Tibrewal & Associates, Opp.Town High School, Sansark, Sambalpur - 768001. Orissa. Phone 0663 - 329 0591 • SILIGURI: No 8, Swamiji Sarani, Ground Floor, Hakimpura , Siliguri - 734401. Phone: 0353 - 329 1103 • SHIMLA: I Floor, Opp. Panchayat Bhawan Main gate Bus stand, Shimla - 171001. Himachal Pradesh. Phone : 177-3204944/3204945 • SHIMOGA: Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Karnataka, Pin code: 577 201. Phone: 8182- 322 966, 322 980 • SRIGANGANAGAR: 18 L Block, Sri Ganganagar - 335001. Rajasthan. Phone: 154-3206580 / 3206295 • SURENDRANAGAR: 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Gujarat, Pin code: 363035 Phone: 2575- 320 321, 320 233 • TIRUPATHI: Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi-517501. Phone: 0877-3206887/3209257 • THIRUPUR: 1(1), Binny Compound, IInd Street, Kumaran Road, Thiruppur-641601. Phone: 0421-3201271/3201272 • TRICHUR: Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East). Trichur - 680 001. Phone: 0487 - 325 1564 • TRICHY: No 8, I Floor, 8th Cross West Extn., Thillainagar, Trichy - 620 018. Phone: 0431 - 329 6906, 329 6909 • TRIVANDRUM: R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004. Phone: 0471 - 324 0202, 324 1357 • TIRUNELVELI: III Floor, Nellai Plaza, 64-D, Madurai Road, Tirunelveli - 627 001. Ph: 0462 -233 3688 • UDAIPUR: 32, Ahinsapuri Fatehpura Circle, Udaipur - 313004. Phone: 0294 - 329 3202 • VARANASI: C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi - 221002. Phone: 0542 - 325 3264, 325 3265 • VASHI: Mahaveer Center, Office No:17, Plot No:77, Sector 17, Vashi-400703. Phone : 022-32598154/32598155 • VELLORE: No:54, 1st Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore-632004. Phone: 0416/3209017-3209018 • VALSAD: C/o. CAD HOUSE, Siddhivinsayak Complex, F-1, First Floor, Avenue Building, Near R.J.J. School, Tithal Road, Valsad - 396001. Phone: 02632 - 324 202 / 324 047 • VARANGAL: F13, 1st Floor, BVSS Mayuri Complex , Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal - 506 001. Phone: 0870 - 320 2063 / 320 9927. • YAMUNANAGAR: 124-B/R Model Town, Yamunanagar, Haryana - 135 001. Phone: 1732 316880/316770.

Call free 1-800-226622

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

IDFC AMC Offices

- Ahmedabad : Ground Floor, Zodiac Avenue, Opp. Mayor's Bungalow, Near Law Garden, Ahmedabad - 380 006. Tel.: 079-64505881/ 5857.
- Bangalore : Raheja Point, 2nd Floor, Magrath Road, Opp. Garuda Mall, Bangalore - 25. Tel.: 080-64501951/52, 66111504/ 05/ 06.
- Chandigarh : Sco 2475-76, 1st Floor, Sector 22, Chandigarh - 160 022. Tel.:0172-5071918/ 19/ 21/ 22, Fax: 0172-5071918.
- Chennai : Maalavika Centre, Old No. 144/ 145, New No. 60, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. Tel.: 044-39185409/ 10/ 11.
- Cochin : 39/3993 B2, Ground Floor, Vantage Point, VRM Road, Ravipuram, Cochin - 682 016, Kerala. Tel.: 0484-3012639/ 4029291, Fax: 0484-2358639.
- Coimbatore : Red Rose Plaza, 509 H, II Floor, D. B. Road, R. S. Puram, Coimbatore - 641 002. Tel.: 0422-2542645, 2542678.
- Dehradun : C/o. EBD Business Centre, Cubicle No. 3, 49, Rajpur Road, Dehradun - 248 001. Tel.: 09837500990.
- Goa : Advani Bussiness Centre, Neelkamal Arcade, A. B. Road, Panjim, Goa - 403 001. Tel.: 0832-6650403, Fax: 0832-6650310, Mobile: 09823289903.
- Hyderabad : 4th Floor, Central Plaza, #6-3-902/A, Raj Bhavan Road, Somajiguda, Hyderabad - 500 082. Tel.: 040-42014646/ 47, Fax: 040-40037521.
- Indore : 405, 4th Floor, 21/ 1, D. M. Tower, Race Course Road, Indore - 452 001. Tel.: 0731-4206927/ 4208048, Fax: 0731-4206923.
- Jaipur : G-7, G-8, Anukampa Towers, Church Road, Jaipur - 302 001. Tel.: 0141-5105797, 5105798.
- Kanpur : Office No. 214/ 215, IInd Floor, KAN Chambers, 14/ 113, Civil Lines, Kanpur - 208 001. Tel.: 0512-2331071, 2331119.
- Kolkata : Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel.: 033-30249794/ 78/ 89/ 88/ 90.
- Lucknow : Flat No. 2, 1st Floor, SAS House, 6B, Tej Bhadur Sapru Marg, Lucknow - 226 001. Tel.: 0522-3056900/ 01/ 02/ 03/ 04/ 05, Fax: 0522-3056900.
- Ludhiana : SCO 16-17, Basement, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: 0161-5022155, 5022156.
- Mumbai : 17/18, 3rd Floor, Vasvani Mansion, 120, Dinshaw Vachha Road, Opp. K. C. College, Churchgate, Mumbai - 400 020. Maharashtra. Tel.: 022-22876419.
- Nagpur : Fortune Business Centre, First Floor, 6, Vasant Vihar, W. H. C. Rd., Shankar Nagar, Nagpur - 440 010. Tel.: 0712-6451428/ 2525657.
- Nashik : Kavita Complex, 2nd Floor, Madan Services, Near Big Bazar, College Road, Nasik - 422 005. Mobile: 09970625856.
- New Delhi : 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: 011-47311301/ 02/ 03/ 04/ 05.
- Patna : 406, Ashiana Hariniwas, Dak Bungalow Road, Patna - 800 001
- Pune : 1st Floor, Dr. Herekar Park Building, Next to Kamala Nehru Park, Off Bhandarkar Road, Pune - 411 004. Tel: 020-66020965/ 4.
- Rajkot : "Star Plaza", 2nd Floor, Office No. 201, Phulchab Chowk, Rajkot - 360 001. Tel.: 0281-6626012.
- Surat : U 15/ 16, Jolly Plaza, Athvagate, Surat - 395 001. Tel.: 2475060, 2475070.
- Vadodara : Ground Floor, Akash Ganga Complex, Adjacent to Vanijya Bhavan, Race Course Circle, Vadodara - 390 007. Tel.: 0265-6620919/ 939.
- Visakhapatnam : Visakha Executive Centre, 47-11-1/5, Esvar Arcade, Dwarakanagar, 1st Lane, Visakhapatnam - 530 016. Mobile: 09963439222.

Sponsor

Infrastructure Development Finance Company Limited (IDFC)

Registered Office

ITC Centre, 3rd Floor,760, Anna Salai, Chennai - 600 002.

Trustee

IDFC AMC Trustee Company Limited (IDFC ATC)

One India Bulls Centre, 841, Jupiter Mills Compound,

Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400 013.

Investment Manager

IDFC Asset Management Company Ltd. (IDFC AMC)

Registered & Corporate Office

One India Bulls Centre, 841, Jupiter Mills Compound,

Senapati Bapat Marg, Elphinstone Road (West), Mumbai - 400 013.

Registrar

Computer Age Management Services Private Limited

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

Tel. + 91 - 44 - 24587263 / 7262.

Registration No. INR 000002813

Custodian

Deutsche Bank AG

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

Auditors

BSR & Co

KPMG House, Kamala Mills Compound

Offices of Registrar, Computer Age Management Services Private Limited

- Ahmedabad : 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380 006. Phone:079-30082468/ 30082469/ 30082470
- Bangalore : Trade Centre, 1st Floor 45, Dikensan Road (Next to Manipal Centre), Bangalore-560 042. Phone : 080-30574709/ 30574710/ 30578004/30578006
- Bhubaneswar: 101/ 5, Janpath, Unit - III , Near Hotel Swosti, Bhubaneswar - 751 001. Phone : 0674-325 3307/325 3308
- Chandigarh : Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh-160 017. Phone:0172-304 8720/304 8721/304 8722/3048723
- Chennai : Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai -600 034 Phone : 044-3911 5563/ 3911 5565 /3911 5567/39115561
- Cochin : 40 / 9633 D, Veekshanam Road, Near International Hotel, Cochin-682 035. Phone : 0484-323 4658 /323 4662
- Coimbatore : Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore-641 002. Phone:0422-301 8000/301 8001.
- Durgapur : 4/2, Bengal Ambuja Housing Development Ltd, Ground Floor, City Centre Dist - Burdwan, West Bengal, Durgapur-713 216 Phone : 0343/329 8890 /329 8891/6451419
- Goa : No.108, 1st Floor, Gurudutta Bldg, Above Weekender M G Road, Panaji (Goa) - 403 001. Phone : 0832/325 1755-325 1640
- Hyderabad : 102, First Floor , Jade Arcade, Paradise Circle, Secunderabad-500 003. Phone : 040-3918 2471/3918 2473 /3918 2468/3918 2469
- Indore : 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore-452 001. Phone : 0731-325 3692/325 3646
- Jaipur : G-III, Park Saroj , Behind Ashok Nagar Police Station, R-7, Yudhisthir Marg ,C-Scheme. Jaipur-302 001 Phone - 0141/326 9126/326 9128/5104373/5104372
- Kanpur : G - 27,28 - Ground Floor, CITY CENTRE, 63/ 2, THE MALL, Kanpur-208 001. Phone : 0512-3918003/ 3918000/ 3918001/3918002
- Kolkata : "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata-700 071. Phone : 033/32550760/3058 2285/ 3058 2303 / 30582281
- Lucknow : Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow-226 001. Phone : 0522/391 8000/391 8001/391 8002/ 3918003
- Ludhiana : U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Above Dr. Viridi's Lab, P.O Model Town, Ludhiana-141 002. Phone : 0161-301 8000/301 8001
- Madurai : 86/71A, Tamsilangam Road, Madurai-625 001. Phone : 0452-325 1357/325 2468
- Mangalore : No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003. Phone : 0824-325 1357/325 2468
- Mumbai : Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort, Mumbai-400 023. Phone : 022-30282468/ 30282469/ 30282471/65257932
- Nagpur : 145 Lendra, Behind Indus Ind Bank, New Ramdaspath, Nagpur - 440 010. Phone : 0712-325 8275/2432447
- New Delhi : 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Connaught Place, New Delhi - 110 001. Phone : 011-3048 2471 /3048 1203/3048 1205/ 30482468
- Patna : Kamlalaye Shobha Plaza (1st Floor), Behind RBI Near Ashiana Tower, Exhibition Road, Patna-800 001. Phone : 0612-325 5284/325 5285/ 3255286
- Pune : Nirmiti Eminence, Off No. 6, I floor, Opp Abhishek Hotel, Mehendale Garage Road, Erandawane, Pune - 411 004. Phone:020-30283005/ 30283003/30283000/30283001
- Surat : Office No 2 Ahura -Mazda Complex, First Floor, Sadak Street, Timalyawad, Nanpura, Surat - 395 001. Phone : 0261/326 2267/326 2468/326 0352
- Vadodara : 109 - Silver Line, Besides world Trade Centre, Sayajigunj, Vadodara - 390 005 Phone : 0265-301 8029/301 8031
- Vijayawada : 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada - 520 010 Phone : 0866-329 9181/329 5202
- Visakhapatnam: 47/9/ 17, 1st Floor, 3rd Lane , Dwaraka Nagar, Visakhapatnam-530016. Phone : 0891-329 8397/329 8374/2554893

Please note our investor service email id
investor@idfcmf.com

