

Application Form For Transactions Over The Internet / Telephone

I / We, being unitholder(s) of IDFC Mutual Fund ("IDFC MF") do hereby apply for the facility to effect transactions over the internet and / or the telephone with respect to my / our unitholder account with you. I / We have read and understood the terms and conditions applicable to this facility and confirm that I / We shall be bound by them. I / We have no objection to IDFC Asset Management Company Limited ("IDFCAMC" - the investment Managers to IDFC MF) or Computer Age Management Services Pvt. Ltd. ("CAMS" - the Registrar for IDFC MF) checking my / our identity before effecting any transaction over the telephone or internet, and for this purpose, I / We give below my / our personal details and signatures:

Or*

I / We, being unitholders of IDFC Mutual Fund ("IDFC MF") would like to apply for the facility to effect transactions over the internet and / or the telephone with respect to my / our unitholders account with you.

I / We hereby authorize Mr. / Ms. _____

as the designated person to so transact on my / our behalf. I / We have read and understood the terms and conditions applicable to this facility and confirm that I / We shall be bound by them. I / We understand that IDFC Asset Management Company Limited ("IDFC AMC" - the investment Managers to IDFC MF) or Computer Age Management Services Pvt. Ltd. ("CAMS" - the registrar for IDFC MF) may, as a measure of security, check the designated person's identity before effecting any transaction over the internet and / or the telephone, and for this purpose, I / We give below the personal details and signature of the above person:

*Email:		*Mobile No.	
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This will help us to serve you better.

*Mandatory

Folio No:

	1st holder	2nd Holder	3rd Holder
Name			
PAN			
Signature			

PAN is mandatory regardless of the investment amount, except for the investments through MICRO SIP. (Refer to the terms & condition pt.14)

Date: _____

Place: _____

NOTE: INCOMPLETE FORMS ARE LIABLE TO BE REJECTED (TERMS AND CONDITIONS OVERLEAF)

IDFC Asset Management Company Ltd.

One India Bulls Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg,
Elphinstone Road (West), Mumbai - 400013, India.

Tel.: +91 22 24398799/ 66289999 (Board Line), **Fax:** +91 22 24215051/ 52/ 53

Terms & Conditions

- 1 IDFC Asset Management Company Limited ("IDFC AMC") and Computer Age Management Services Pvt. Ltd. ("CAMS") undertake to offer, at the request of the Unit holder(s), services through automated software, which will enable the Unitholder or a designated person ("Servicee") to carry out transactions on the Unitholders' account over the Internet or Telephone.
- 2 The Servicee will be allotted a Personal Identification Number ("PIN") for this purpose; the PIN is required to identify him/her.
- 3 The PIN will be generated using random number logic and will be mailed to the Unitholder using secure, tamperproof stationery. While receiving the PIN number, the Unitholder should ensure that it is received in a sealed envelope. In case of Unitholder has any doubt that the same has been tampered with, he should forthwith inform CAMS or IDFC AMC about this.
- 4 The Servicee shall ensure that the PIN is kept confidential and not divulge it to anybody else.
- 5 The Servicee must report the loss of the PIN to CAMS or IDFC AMC immediately upon discovery of such an event.
- 6 Who can operate?
 - If the Unitholder is not an Individual, the Authorised signatories may designate any individual as a designated person and his/her personal details should be submitted to CAMS.
 - If the mode of operation is "FIRST HOLDER ONLY", This facility will be available only to the first Unitholder.
 - If the mode of operation is "JOINT", all the Unitholders may designate only one of them to operate this facility, and the personal details of such a person shall be submitted to CAMS.
 - If the Unitholder is a Minor, then the Guardian shall be eligible to operate this facility. In such case, the personal details of the Guardian shall be submitted to CAMS.
- 7 Transactions over the Internet or Telephone will get processed at the Applicable NAV based on the cut-off time indicated in the Offer Document of the respective Scheme.
- 8 The Unitholder shall indemnify CAMS and / or IDFC AMC for all liabilities, losses, damages and expenses which CAMS or IDFC AMC may sustain or incur either directly or indirectly as a result of:
 - Providing the facility of carrying out transactions over the Internet or Telephone or by reason of CAMS in good faith taking or refusing to take any action on instruction received from the Servicee.
 - Fraud or dishonesty relating to any transaction by the Servicee.
 - Non-compliance of the terms and conditions relating to transactions over the Internet or Telephone by the Servicee.
 - Non-compliance by CAMS/IDFC AMC of Servicee's instructions due to inadequate balance of units or money in unitholders account.
 - Negligence or mistake or misconduct of the Servicee.
- 9 CAMS or IDFC AMC can disallow the facility without prior notice on the occurrence of any of the following events:
 - Non-compliance of the terms and conditions set out herein or as applicable from time to time.
 - Any other cause arising out of operation of law.
 - Closing of Unitholder's account.
- 10 The Unitholder shall give CAMS ten days' notice in writing if the Unitholder wishes to terminate this facility.
- 11 AMC / CAMS may record the telephone calls by the Servicee as evidence of the Transaction.
- 12 CAMS or IDFC AMC or the Trustee shall not be liable for:
 - Any transactions that are carried out on the basis of instructions over the Internet or Telephone, given by unauthorized individuals who have gained knowledge of the PIN.
 - Any loss or damage incurred or suffered by the Unitholder due to any error, defect, failure or interruption in the provision of this facility arising from or caused by any reason whatsoever.
 - Not verifying the identity of the person giving the instructions over the Internet/ Telephone.
 - Not carrying out any such instructions where CAMS / IDFC AMC has reason to believe that the instructions are not genuine or are otherwise improper, unclear, vague or raise a doubt.
 - Withdrawing / suspending the facility wholly/partially without prior notice.
- 13 These terms and conditions will be governed by Indian Laws and the Courts in Mumbai shall alone have jurisdiction.

In case of dispute, the matter will be settled by arbitration as per the rules of the Indian Arbitration and Conciliation Act, 1996. The Chairman of IDFC AMC or his nominee will be the sole arbitrator and the place of arbitration will be Mumbai.
- 14 PAN Number is Mandatory for online transaction. PIN will not be issued if PAN is not provided. However in case of Micro SIP, SEBI has vide circular dated June 19, 2009, exempted Micro Pension i.e Micro SIP from the requirement of PAN. All SIP applications with total investments of Rs. 50, 000 or more in one financial year are classified as "Normal SIP" and PAN number 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. Pursuant to the requirement of aforesaid circular, investor participating only in micro-pension i.e Micro SIP, may not be required to obtain PAN. However any one of the following PHOTO identification documents can be submitted along with Micro SIP application as a proof of identification (self attested by the investor or ARN holder) in lieu of PAN:

Any one of the following PHOTO IDENTIFICATION documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN.

 1. Voter Identity Card
 2. Driving License
 3. Government / Defense identification card
 4. Passport
 5. Photo Ration Card
 6. Photo Debit Card
 7. 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>)
 8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament.
 9. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
 10. Senior Citizen / Freedom Fighter ID card issued by Government.
 11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
 12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
 13. Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO.