

IDFC All Season Bond Fund

An Open Ended Fund of Funds Scheme

SCHEME INFORMATION DOCUMENT (SID)

Offer of Units at NAV based price during the



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

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of IDFC Mutual Fund, Tax and Legal issues and general information on www.idfcmf.com

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated January 11, 2010.

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I. HIGHLIGHTS, RISK FACTORS, DUE DILIGENCE & SCHEDULE

HIGHLIGHTS

Sponsor	The sponsor of IDFC Mutual Fund is Infrastructure Development Finance Company Limited (IDFC)	
Name of the Scheme	IDFC All Seasons Bond Fund	
Structure	Open Ended Funds of Fund Scheme	
Investment Objective	The investment objective of the scheme is to generate optimal returns with high liquidity by active management of portfolio, by investing predominantly in debt oriented mutual fund schemes and money market instruments. There can be no assurance that the investment objective of the scheme will be realized.	
Concept	In order to provide optimal returns and make available an investment avenue for a longer horizon, it is proposed to introduce a Fund of Funds scheme on a basket of debt funds of IDFC Mutual Fund and other Mutual Funds. The advantages of this are diversification across schemes and an ability to maintain the asset allocation pattern by continuous rebalancing in line with interest rate cycle. The asset allocation as a strategy has always proven to be beneficial to the investors, very few investors follow it because of various constraints like lack of knowledge, lack of time and consistency, costs involved, lack of liquidity, taxation and other reasons like paperwork. A fund of funds scheme focusing on asset allocation can resolve most of these problems. It provides a convenient and inexpensive way of creating a basket of funds for the investor, which is rebalanced periodically funds for the investor, which is rebalanced periodically.	
Details of the scheme (including Liquidity and NAV disclosure)	Units of the scheme may be purchased or redeemed on every Business Day at NAV based prices subject to the prevailing load structure. The units of the Scheme are presently not proposed to be listed on any exchange. Investors having a bank account with Standard Chartered Bank or such other banks with whom the Fund has an arrangement from time to time can avail of the facility of direct debit/credit to their account for purchase/sale of their units. The Fund shall under normal circumstances, endeavour to despatch the redemption proceeds within two Business Days (T+2) from the date of acceptance of redemption request at the Official Points of Acceptance of Transactions. (Similar timeline shall be applicable in case of switch-outs too). As per SEBI Regulations the despatch of redemption proceeds need to be undertaken under no circumstances, later than 10 (ten) Business Days from the date of acceptance of the request.	
Options	Growth Option	Dividend (payout and reinvestment) Option
	<p>This option is suitable for seeking income through dividend declared by the scheme.</p> <p>Reinvestment facility is also available Under this Option, the Fund will endeavour to declare dividends on a quarterly (March, June, September & December), half yearly (March & September) and annual basis (March).</p>	<p>This option is suitable for investors who are not looking for regular income. If units under this option are redeemed after they have been held as capital asset for a period of atleast one year from the date of acquisition.</p> <p>Unitholders, will get the benefit of the long term capital gains</p>

Minimum Application Amount	Rs. 5000/- per application in Plan A (Regular Plan)
Additional Purchase	In multiple of Re. 1
Target Amount to be raised	Rs. 1Crore
New Fund Offer Expenses	New Fund Offer expenses were fully borne by the AMC
New Fund Offer Price	NFO price was Rs. 10/- per Unit (subject to applicable load)
Minimum Redemption Amount	In multiples of Re. 1/-
Minimum Balance to be maintained	Re 500/-
NAV Declaration	NAV calculated upto four decimal places and declared on each business day
Ongoing Sales/Repurchases	Offer of Units when the scheme becomes open after closure of newfund offer
Dividend Re-investment Price	At ex-dividend NAV
Dividend Frequency / Preference	To be decided from time to time
Switch Facility	Unitholders can easily move from one scheme to another scheme/plan or another option of the scheme to another option according to their needs.
Repatriation Facility	NRIs, FIIs and PIOs may invest in the scheme on a full repatriation basis. (Investment will be governed by rules laid down by RBI/SEBI in this regard).
Taxation (As per tax laws)	The income distributed by the scheme is exempt from tax laws in the hands of the investor, under section 10(33) of the Income Tax Act, 1961. Units of the scheme are not subject to wealth tax and gift tax. There will be no tax deduction at source on redemption, irrespective of the redemption amount for resident investors
Benchmark	Crisil Composite Bond Fund Index. The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines, if any.

Repurchase Facility and Load :

Load Structure

Entry Load : NIL

Exit Load : 0.75% of NAV shall be applicable in case of investors who redeems within 365 days from the date of investment/allotment.

The exit load / CDSC of up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the unit holder as exit load / CDSC shall be credited to the respective scheme immediately.

The Trustee / AMC reserves the right to introduce a Load and change the Load structure if they so deem fit.

I. INTRODUCTION

RISK FACTORS

Standard Risk Factors:

- Mutual Funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved.
- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down depending on the factors and forces affecting the capital markets.
- Past performance of the Sponsor and other affiliates/AMC/Mutual Fund (or any of its schemes) does not guarantee future performance of the scheme.
- IDFC All Seasons Bond Fund is the name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns.
- The sponsor is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs.30,000 made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return *scheme*

Scheme Specific Risk Factors

- The Scheme will invest in a basket of 100% debt schemes of various investment horizons in the domestic as well as overseas markets.
- Hence the performance of the scheme would depend upon the performance of the underlying schemes. Any change in the investment policies or fundamental attributes of the underlying schemes will affect the performance of IDFC-ASBF.
- Investment in the debt schemes will have all the risks associated with the debt markets including price risk, credit risk and reinvestment risk.
- To the extent the underlying debt schemes make investment in overseas financial assets, or investment is made in overseas debt funds,
- There may be risk associated with currency movements, restriction on repatriation and transaction procedures in overseas markets.
- To the extent the underlying debt schemes engage in security lending, the Fund will be subject to risks related to fluctuations in collateral value/settlement/liquidity/counter party.
- To the extent the underlying debt schemes are permitted to invest in derivative instruments, the Fund is exposed to high risk, high return derivative instruments.
- The performance of the scheme may be affected by changes in Government policies, general levels of interest rates and risk associated with trading volumes, liquidity and settlement systems in debt markets.
- Periodical rebalancing could result in higher transaction costs.
- This being a Fund of Funds scheme, the investors are bearing the recurring expenses of the underlying scheme/s.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

In each quarter, on an average basis, the scheme(s) shall endeavour to meet with both the conditions i.e. of minimum number of investors (20 investors) and holding as a percentage (25%) of the corpus. The average net assets of the scheme would be calculated daily and any breach of the 25% holding limit by an investor would be determined. At the end of the quarter, the average of daily holding by each such investor is computed to determine whether that investor has breached the 25% limit over the quarter. If there is a breach of limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. In the event, the scheme is unable to comply with the aforesaid conditions, the scheme shall be wound up as per SEBI Regulations.

C. SPECIAL CONSIDERATIONS, if any

All the above factors not only affect the prices of securities but may also affect the time taken by the Fund for redemption of units, which could be significant in the event of receipt of a very large number of redemption requests or very large value of redemption requests. The liquidity of the assets may be affected by other factors such as general market conditions, political events, bank holidays and civil strife. In view of this, the Trustee has the right in its sole discretion to limit redemption (including suspension of redemption) under certain circumstances. Please refer to Section titled "Units on Offer".

The liquidity of the Scheme's investments may be restricted by trading volumes, settlement periods and transfer procedures. In the event of an inordinately large number of redemption requests or of a restructuring of the Scheme's portfolio, the time taken by the Scheme for redemption of Units may become significant. In view of this, the Trustee has the right in its sole discretion to limit redemption (including suspension of redemption) under certain circumstances. Please refer to Section titled "Units on Offer".

The Scheme may trade in derivatives as permitted under the Regulations subject to guidelines issued by SEBI and RBI from time to time. Trading in Derivatives involves risks, which are explained in Section titled "Investment Objectives and Policies".

The Scheme may also invest in overseas financial assets as permitted under the applicable regulations. To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

In case the scheme undertakes stock lending under the Regulations, the Scheme may, at times be exposed to counter party risk.

Redemptions due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise.

The tax benefits described in this Scheme Information Document are as available under the present taxation laws and are available subject to conditions. The information given is included for general purpose only and is based on advice received by the AMC regarding the law and practice in force in India and the Unitholders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unitholder is advised to consult his/ her own professional tax advisor.

No person has been authorised to give any information or to make any representations not confirmed in this Scheme Information Document in connection with the Scheme Information Document or the issue of Units, and any information or representations not contained herein must not be relied upon as having been authorised by the Mutual Fund or the Asset Management Company.

D. DEFINITIONS AND ABBREVIATIONS

In this document, the following words and expressions shall have the meaning specified herein, unless the context otherwise requires:

AMC	IDFC Asset Management Company Limited previously known as Standard Chartered Asset Management Company Private Limited (which was earlier known as ANZ Grindlays Asset Management Company Private Limited), a company set up under the Companies Act, 1956, and approved by SEBI to act as the Asset Management Company for the Schemes of IDFC Mutual Fund
Application Form	A form meant to be used by an investor to open a folio and Purchase Units in the Scheme.
Applicable NAV	Unless stated otherwise in the Scheme information document, Applicable NAV is the Net Asset Value as of the Day as of which the purchase or redemption is sought by the investor and determined by the Fund. (For details, please refer to the section on "Applicable NAV")
Business Day	A day other than (i) Saturday or Sunday or (ii) a day on which the Reserve Bank of India &/or Banks in Mumbai are closed for business or clearing or (iii) a day on which there is no RBI clearing / settlement of securities or (iv) a day on which the Bombay Stock Exchange and/or National Stock Exchange are closed or (v) a day on which the Redemption of Units is suspended by the Trustee / AMC or (vi) a day on which normal business could not be transacted due to storms, floods, other natural calamities, bandhs, strikes or such other events or as the AMC may specify from time to time. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all collection &/or Official points of acceptance of transactions.
CDSC	Contingent Deferred Sales Charge permitted under the Regulations for a "No Load Scheme" to be borne by the Unit holder upon exiting (whether by way of redemption or Inter-scheme switching) from the scheme based on the period of holding of units.
Continuous Offer	Offer of units when the scheme becomes available for subscription, after the closure of the New Fund Offer
Custodian	Deutsche Bank, Mumbai, acting as Custodian to the Scheme, or any other custodian who is approved by the Trustee
Cut Off time	A time prescribed in the Scheme Information Document prior to which an investor can submit a subscription / redemption request along with a local cheque or a demand draft payable at par at the place where the application is received, to be entitled to the Applicable NAV for that Business Day.
Distributor	Such persons/firms/ companies/ corporates who fulfill the criteria laid down by SEBI/AMFI from time to time and as may be appointed by the AMC to distribute/sell/market the Schemes of the Fund
Exit Load	A charge that may be levied as a percentage of NAV at the time of exiting the scheme.
FII	Foreign Institutional Investors, registered with SEBI under the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995
Fixed Income Securities	Debt Securities created and issued by, inter alia, Central Government, State Government, Local Authorities, Municipal Corporations, PSUs, Public Companies, Private Companies, Bodies Corporate, Unincorporated SPVs and any other entities which may be recognised/permitted which yield at fixed or variable rate by way of interest, premium, discount or a combination of any of them
Fund or Mutual Fund	IDFC Mutual Fund ("the Mutual Fund" or "the Fund") previously known as Standard Chartered Mutual Fund (which was earlier known as ANZ Grindlays Mutual Fund), had been constituted as a trust in accordance with the provisions of the Indian Trusts Act, 1882 (2 of 1882) vide a trust Deed dated December 29, 1999. The office of the Sub-Register of Assurances at Mumbai had registered the Trust Deed establishing the Fund under the Registration Act, 1908. The Fund was registered with SEBI vide Registration No.MF/042/00/3 dated March 13, 2000. A deed of amendment to the Trust Deed had been executed and registered to recognize the change in sponsor of the Mutual Fund.

The Scheme	IDFC All Seasons Bond Fund
Gilt or Govt. Securities	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills)
New Fund Offer	Offer of the Units of scheme under IDFC All Seasons Bond Fund during the New Fund Offer Period
New Fund Offer Period	The dates on or the period during which the initial subscription to Units of the Plans under this Scheme can be made. New Fund Offer Period for the Plans will be announced at the time of the launch subject to the earlier closure, if any; such offer period not being more than 30 days
Investment Management Agreement :	The Agreement dated January 3, 2000 entered into between IDFC AMC Trustee Company Limited previously known as Standard Chartered Trustee Company Private Limited (which was earlier known as ANZ Grindlays Trustee company Private Limited) and IDFC Asset Management Company Private Limited previously known as Standard Chartered Asset Management Company Private Limited (which was earlier known as ANZ Grindlays Asset Management Company Private Limited) as amended from time to time.
Official Points of acceptance of transaction	All applications for purchase/redemption of units should be submitted by investors at the official point of acceptance of transactions at the office of the registrar and/or AMC as may be notified from time to time. For details please refer to the application form and/or website of the Mutual Fund at www.idfcmf.com
Load	A charge that may be levied as a percentage of NAV at the time of entry into the Scheme or at the time of exiting from the Scheme
Money Market Instruments	Commercial papers, Commercial bills, Treasury bills, Government Securities having an unexpired maturity upto one year, call or notice money, certificates of deposit, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time including mibor linked securities and call products having unexpired maturity upto one year
NAV	Net Asset Value of the Units of the Scheme / Plan and Options therein, shall be calculated at intervals not exceeding one week in the manner provided in this Scheme information document or as may be prescribed by Regulations from time to time
NRIs	Non-Resident Indians
Scheme information document	This document is issued by IDFC Mutual Fund, offering Units of Plans under IDFC All Seasons Bond Fund
Person of Indian Origin	A citizen of any country other than Bangladesh or Pakistan, if- a) he at any time held an Indian passport, or b) he or either of his parents or any of his grand-parents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955) or c) the person is a spouse of an Indian citizen or a person referred to in sub clause (a) or (b)
RBI	Reserve Bank of India, established under the Reserve Bank of India Act, 1934, as amended from time to time.
Repo / Reverse Repo	Sale / Purchase of Government Securities as may be allowed by RBI from time to time with simultaneous agreement to repurchase / resell them at a later date.
Repurchase / Redemption	Repurchase / Redemption of units of the scheme, as permitted under the scheme.
Sale / Subscription	Sale or allotment of units to the unitholders upon subscription by an investor / applicant under this scheme
SEBI	Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992, as amended from time to time
Systematic Investment Plan (SIP)	A plan enabling investors to save and invest in the scheme on monthly / quarterly / other periodic basis submitting post dated cheques / payment instructions. The AMC reserves the right to introduce SIPs at other frequencies such as daily / weekly / half yearly etc., as may be deemed appropriate by the AMC, from time to time.

Systematic Transfer Plan (STP)	A plan enabling investors to transfer lumpsum amounts / capital appreciation in the specific schemes of IDFC Mutual Fund to other scheme of the fund by providing a standing instruction to transfer sums at monthly intervals. The AMC reserves the right to introduce STPs at such other frequencies such as weekly / quarterly / half yearly etc. as the AMC may feel appropriate from time to time.
Systematic Withdrawal Plan (SWP)	A plan enabling investors to withdraw amounts from the scheme on a monthly / quarterly basis by giving a single instruction. The AMC reserves the right to introduce SWPs at such other frequencies such as weekly / quarterly / half yearly etc. as the AMC may feel appropriate from time to time
The Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
Trustee	IDFC AMC Trustee Company Private Limited previously known as Standard Chartered Trustee Company Private Limited (which was earlier known as ANZ Grindlays Trustee company Private Limited) a company set up under the Companies Act, 1956, and approved by SEBI to act as the Trustee for the Scheme/s of IDFC Mutual Fund.
Trust Deed	The Trust Deed dated December 29, 1999 establishing IDFC Mutual Fund previously known as Standard Chartered Mutual Fund (which was earlier known as ANZ Grindlays Mutual Fund) as amended from time to time.
Trust Fund	Amounts settled/contributed by the Sponsor towards the corpus of the IDFC Mutual Fund and additions/accretions thereto.
Unit	The interest of an investor that consists of one undivided share in the Net Assets of the Scheme
Unitholder	A holder of Units under the IDFC Strategic Sector (50-50) Equity Fund, as contained in this Scheme information document.

For all purposes of this Scheme information document, except as otherwise expressly provided or unless the context otherwise requires:

- the terms defined in this Scheme information document include the plural as well as the singular
- pronouns having a masculine or feminine gender shall be deemed to include the other
- all references to "Sterling Pounds" refer to United Kingdom Sterling Pounds , "dollars" or "\$" refer to United States Dollars and "Rs" refer to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand"

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) the draft Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Fund) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) all legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) the disclosure made in the Scheme Information Document are true, fair, and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.
- (iv) the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

**For IDFC Asset Management Company Limited
(Investment Manager of IDFC Mutual Fund)**

Sd/-

**Jyothi Krishnan
Compliance Officer**

Place : Mumbai

Date : January 11, 2010

This certificate has been filed with SEBI on May 18, 2006.

The updated Offer Document was approved by IDFC ATC and was filed with SEBI on May 2, 2008.

Due Diligence Certificate was filed initially with Draft Offer Document of scheme on May 21, 2004.

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

An Open Ended Fund of Fund Scheme

B. INVESTMENT OBJECTIVE OF THE SCHEME

An open-ended Funds of Fund Scheme

The investment objective of the scheme is to generate optimal returns with high liquidity by active management of portfolio, by investing predominantly in debt oriented mutual fund schemes and money market instruments. There can be no assurance that the investment objective of the scheme will be realized.

C. ASSET ALLOCATION

Asset Class	Range of allocation (% of Net Assets)	Risk Profile
Units of 100% debt oriented mutual fund schemes of various average maturities in the domestic and overseas* market	85-100	Medium to Low
Money Market Instruments and fixed deposits of scheduled commercial banks (including call & repo)	0-15	Low

* As permitted by SEBI from time to time

The fund manager would decide on the appropriate asset allocation for the scheme depending on market conditions. In bullish conditions the exposure to debt schemes with a investment horizon over one year would be increased and in bearish conditions the exposure to schemes with a investment horizon over one year would be reduced thus providing an effective hedge against interest rate movements. The asset allocation pattern may be modified in the interest of investors; however the same will be reviewed to its normal position in a time frame as permitted by the trustee. The AMC will endeavour to achieve a normal asset allocation pattern in a maximum period of 6 months.

Investment Criteria

The Fund House will take a view on the domestic and international interest rates and exchange rates. It will accordingly choose either domestic or international funds. It will also choose, depending on the interest rate view, which category of debt funds to invest in. For eg. if the view on interest rates is bullish, then allocation to long maturity funds will be increased. Investments shall be made by the fund of funds in debt-oriented schemes of the mutual fund based on the following selection criteria. It should however be noted that the investments shall broadly be categorised in the following asset classes (though it's not exhaustive) :

- Income/Bond Funds.
- Gilt Funds
- Short Term Plans
- Medium Term Plans.
- Liquid Funds
- Floating Rate Funds
- Dynamic asset allocation funds (debt)
- International Funds of domestic mutual funds (debt)

The fund manager based on the interest rate view and the market conditions at that point in time would determine the selection of the type of asset class.

Once the choice of asset category is made, the fund house will take a view on all available options within the asset categories and choose those funds which in overall evaluation have a good track record in terms of returns, risk adjusted returns, credit quality, quality of disclosures, service standards, etc. The following broad investment parameters shall be given emphasis whilst determining the selection of most appropriate fund within that identified asset class.

1. Portfolio characteristics – Emphasis on credit quality of underlying portfolio, broad asset allocation of the scheme, liquidity of the underlying assets, diversification of the portfolio and interest rate risk management of the fund.
2. Performance track record – (both short tem and long term performance against the stated benchmarks).
3. Expense structure and load structure of the funds.
4. Size of the scheme and volatility or the corpus of the fund- This enables ease of transactions and low impact cost of portfolio re-allocation. These standards will be set up by the fund house and will be reviewed as and when required.

D. WHERE WILL THE SCHEME INVEST?

The corpus of the Scheme will be invested in units of debt oriented mutual fund schemes and money market instruments. Subject to the Regulations, the corpus of the Scheme can be invested in any (inclusive) of the following securities :

- 1) Units of 100% debt oriented mutual funds schemes of IDFC Mutual Fund or any other mutual fund of various average maturities, in the domestic or overseas* markets.
- 2) Units of mutual funds schemes of IDFC Mutual Fund or any other mutual fund in domestic and overseas* markets investing in 100% debt linked derivative products like Interest Rate Swaps (IRS), Forward Rate Agreements (FRA), or any other instrument as may be permitted by SEBI/RBI/ Other Regulatory Authorities.

- 3) Money market instruments including inter alia commercial paper, certificate of deposit, treasury bills and any other instruments permitted by SEBI/RBI, having maturities of up to one year and more than one year in repo/reverse repo/call money market or alternative as may be provided by RBI to meet liquidity requirements.
- 4) Pending deployment of funds in short term deposits of scheduled commercial banks as permitted under the extant regulations.
- 5) Any other like instruments as may be permitted by RBI/SEBI/such other Regulatory Authority from time to time.

The securities/units may be acquired through Initial Public Offerings (IPOs), Continuous Offers, secondary market operations, private placement, or negotiated deals.

* As may be permitted by SEBI from time to time

E. INVESTMENT STRATEGIES AND RISK CONTROL

Investment Strategy

IDFC-ASBF - an open ended Fund of Funds scheme is designed to help investors create a basket of funds which are rebalanced on a periodical basis for achieving benefits of diversification across various fixed income asset classes and across schemes within an asset class. Funds will be allocated across the basket of debt schemes, depending on the fund manager's view on interest rates.

Looking at opportunities in the overseas markets and keeping in view the exchange rates, the fund manager may identify opportunities in overseas mutual funds for investment as may be permitted by regulation from time to time. The fund manager may therefore decide to invest in debt/fixed income schemes (domestic and overseas) of varying average maturities to achieve portfolio diversification and optimum returns.

Interest rates like any other asset market, moves in cycles. While investors gain during times of declining interest rates as bond prices rise, the inverse is true in a rising interest rate environment.

The investment objective of this scheme is to optimize returns to the investor by designing a portfolio that will dynamically track interest rate movements by investing in schemes with a low duration in a rising rate environment and by investing in high duration in a falling interest rate environment. This will be achieved by actively churning the portfolio in such a manner that we capture as much of the positive price movements within prudent risk measures and will endeavour to minimize negative price movements.

Benchmark Index

The Benchmark index for the scheme will be Crisil Composite Bond Fund Index. The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines, if any.

Debt

The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The Fund has put in place detailed Investment Discretion Guidelines defining the prudential and concentration limits for the portfolio limits. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. The Fund Manager(s) record a justification for investments made, on the deal slip

Investment Management Committee (IMC) in its periodic meetings will track portfolio investment rationale, portfolio composition, performance etc. Any modifications to the Investment Discretion Guidelines can be made by the IMC and will be ratified by the Board. The performance of the fund will be monitored against its peer group in the industry and presented at every Board meeting along with the portfolio of the Schemes. The Board of Directors discusses the performance and portfolio composition of the scheme and queries will be responded to by the Managing Director.

Risk control

All investment decisions, relating to the Scheme, will be undertaken by the AMC in accordance with the Regulations and the investment objectives specified in this Scheme Information Document. All investment decisions taken by the AMC in relation to the Scheme shall be recorded.

The Investment Management Committee (IMC) consisting of senior employees including the Managing Director of the AMC to over see the Investment function, will be responsible for laying down the broad Investment Policy and the Specific scheme mandates, in addition to monitoring scheme performance and reviewing portfolio strategy. The risk control parameters would be laid down for each scheme based on the objectives of the scheme and prudent fund management practices will ensure that investor monies are invested in the appropriate risk/reward environment. The AMC would ensure that investments are made in accordance with the regulatory / internal guidelines, if any

The designated Fund manager of the scheme will be responsible for taking the day-to-day investment decisions and will inter alia be responsible for security selection, portfolio creation and timing of investment decisions. The analyst will play a significant role in advising and guiding the fund manager in sector and stock selection.

The Fund Manager would work with Research team to pick stocks. They will prepare a detailed report on any new company that would be acquired for the Scheme. This report would cover the overall industry environment, discuss demand supply dynamics of the company's products and make profitability projections. This report would also contain a discussion on the valuation for the stock price. The Fund Manager would document reasons for each transaction.

The Scheme performance would be benchmarked to BSE 200 Index. The fund reserves the right to change the said benchmark and/or adopt one/more other benchmarks to compare the performance of the Scheme.

In case of investments in debt instruments, the AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, requisite credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. Rated Debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC will be guided by the ratings of Rating Agencies such as CRISIL, CARE, ICRA and Duff and Phelps Credit Rating India Limited or any other rating agencies that may be registered with SEBI from time to time. In case a debt instrument is not rated, prior approval of the Board of Directors of Trustee and the AMC will be obtained for such an investment.

In addition, the investment team of the AMC will study the macro economic conditions, including the political and economic environment and factors affecting liquidity and interest rates. The AMC will use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of this.

The Scheme may use various derivatives and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interests.

The Scheme may invest in other Schemes managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments and the aggregate inter-Scheme investment made by all Schemes of Standard Chartered Mutual Fund or in the Schemes under the management of other asset management companies shall not exceed 5% of the net asset value of the Standard Chartered Mutual Fund. The limit however does not apply to any Fund of Funds scheme.

For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so after complying with the Regulations.

NOTE ON DEBT & MONEY MARKET IN INDIA

The Indian debt markets are one of the largest such markets in Asia. Government and public Sector enterprises are predominant borrowers in the market. While interest rates were regulated till a few years back, there has been a rapid deregulation and currently both the lending and deposit rates are market determined.

The debt markets are developing fast, with the rapid introduction of new instruments including derivatives. Foreign Institutional Investors are also allowed to invest in Indian debt markets now. There has been a considerable increase in the trading volumes in the market with the relatively high trading volumes. The trading volumes are largely concentrated in the Government of India Securities, which contribute a high proportion of the daily trades.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills (issued by RBI). A predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates.

The various instruments currently available for investments are:

The actual yields will, however, vary in line with general levels of interest rates and debt/money market conditions prevailing from time to time.

The Scheme may also invest in other fixed income instruments that may be available from time to time. The securities above, subject to applicable SEBI regulations, could be listed, unlisted, privately placed, secured, unsecured and of any maturity. The securities may be acquired through New Fund Offerings, secondary market operations, private placement, etc. notes, generally issued by corporates), certificate of deposits (CDs issued by banks) and Treasury Bills (issued by RBI). A predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates.

Following table exhibits various debt instruments along with indicative yields as October 31, 2009

Instrument	Yield Range (% per annum)
G - Sec 5 year	7.08
G - Sec 10 year	7.30
Corporate Debentures AAA 3 year	7.75
Corporate Debentures AAA 5 year	8.40
CPs / CDs 3 months	3.55
CPs / CDs 1 year	5.75
Treasury bills 3 months	3.24
Treasury bills 1 year	4.54

The actual yields will, however, vary in line with general levels of interest rates and debt/money market conditions prevailing from time to time.

Over the past two years the interest rate derivatives market in India has developed significantly which has made it possible to manage the interest rate risk actively. This has also helped the market for floating rate securities to develop. The floating rate mibor linked corporate debentures or PSU bonds market has grown significantly and the market is highly liquid as most of the debentures carry a daily put option. However, the market for the long term floating rate securities is not very liquid. The Government of India has started issuing Government Securities carrying floating coupons actively. This would help the markets to develop further.

Information about Underlying Schemes

The indicative list of the underlying schemes of IDFCMF that may be considered for investment by IDFC-ASBF are given hereunder. The same is not exhaustive and may change due to new schemes being introduced or existing schemes being modified. However it will be ensured that such additional schemes or changes therein meet the investment objective criteria and asset allocation pattern of IDFC-ASBF.

Name of underlying Scheme	Type of Scheme	Current Assets as on December 21, 2009
IDFC Super Saver Income Fund - Investment Plan	Income Scheme	254.56
IDFC Super Saver Income Fund - Short Term Plan	Income Scheme	769.34
IDFC Super Saver Income Fund - Medium Term Plan	Income Scheme	47.34
IDFC Government Securities Fund - Investment Plan	Gilt Scheme	23.87

Name of underlying Scheme	Type of Scheme	Current Assets as on December 21, 2009
IDFC Government Securities Fund - Short Term Plan	Gilt Scheme	7.85
IDFC Government Securities Fund - Provident Fund Plan	Gilt Scheme	24.68
IDFC Money Manager Fund - Treasury Plan	Income Scheme	15,084.22
IDFC Dynamic Bond Fund	Income Scheme	225.49
IDFC Cash Fund	Income Scheme (Liquid)	1,414.31

A. IDFC Super Saver Income Fund - Investment Plan, Short Term Plan & Medium Term Plan

Asset Allocation Pattern

IDFC Super Saver Income Fund - Investment Plan (Plan A, B & C)

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Maximum	Minimum	
Debt Instruments	100	40	Low to Medium
Money Market Instruments	60	0	Low

Investment in Securitised Debt up to 50%.

Investment in Foreign Debt Instruments up to 50%.

The Fund attempts to optimise returns by moving its portfolio in line with interest rate changes. In a rising interest rate environment the duration of the fund will be reduced whereas in falling interest rate scenario the holding in long dated debt securities would be maximized.

IDFC Super Saver Income Fund - Short Term Plan (Plan A, B, C & D)*

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Maximum	Minimum	
Debt Instruments with maturity more than one year	60	0	Low to Medium
Debt & Money Market Instruments with maturity less than one year	100	40	Low

Investment in Securitised Debt-up to 50%.

Investment in Foreign Debt Instruments - up to 50%

*All plans have the same portfolio of IDFC-SSIF-ST

B. IDFC Dynamic Bond Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Maximum	Minimum	
Money Market and Debentures with residual maturity of less than 1 year	100	10	Medium to Low
Debt instruments with maturity more than 1 year	90	0	Low

Investment in Securitised Debt up to 50%.

Investment in Foreign Debt Instruments up to 50%.

The Fund Manager would decide on the appropriate asset allocation for the scheme depending on market conditions. In bullish conditions the exposure to debt instruments with maturity over one year would be increased and in bearish conditions the exposure to debt instruments with maturity over one year would be reduced to a minimum thus providing an effective hedge against adverse movements.

IDFC Super Saver Income Fund – Medium Term Plan (Plan A & B)

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Maximum	Minimum	
Debt Instruments with maturity more than one year	75	0	Low to Medium
Debt & Money Market Instruments with maturity less than one year	100	25	Low

Investment in Securitised Debt up to 50%.

Investment in Foreign Debt Instruments up to 50%

The Fund attempts to optimise returns by moving its portfolio duration in line with interest rate changes. In a rising interest rate environment the duration of the fund will be reduced and holding in money market securities could go up to 100% whereas in a falling interest rate scenario the holding in medium / long-dated securities would be maximized.

C. IDFC-GSF-IP (Plan A & B), IDFC-GSF-ST (Plan A & B) & IDFC -GSF-PF (Plan A & B)*

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Maximum	Minimum	
Government Securities and Treasury Bills	100	0	Low

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

The Scheme may invest in repos / reverse repos in Government Securities and may invest in money at call and short notice or such alternatives as may be provided under applicable regulations for meeting liquidity requirements. On introduction of cheque writing facility by RBI / such other authority, the AMC may introduce the same under the scheme.

On introduction of the said facility, the scheme will comply with guidelines and procedures issued for providing cheque writing facility. For details, refer to the paragraph on cheque writing.

The Fund's objective is to optimize returns for investors and in doing so the fund will endeavour to manage interest rate risk effectively by managing the duration of the portfolio, which implies that the fund will attempt to reduce its duration when interest rates are rising and lengthen the duration when interest rates are falling and hence the fund's portfolio may move from treasury bills or money at call and short notice to short, medium and long dated instruments.

Cheque writing facility

The Reserve Bank of India (RBI) had announced in its midterm Review of Monetary and Credit Policy for 1999-2000 that it would permit scheduled commercial banks to offer 'cheque writing' facility to Gilt Funds and to those Liquid Income Schemes of mutual funds which predominantly invest in money market instruments (not less than 80% of their corpus).

In accordance with this announcement and the guidelines issued by RBI and any amendments to the Guidelines thereof, the Scheme may offer Cheque Writing Facility to its Unit holders.

Liquidity Support from RBI

IDFC Government Securities Fund being exclusively dedicated to investments in Government Securities, will be eligible to avail at any time, liquidity support from RBI upto 20% of the outstanding value of its investments in Government Securities (as at the close of business on the previous working day), made available by the RBI under its Guidelines (REF.IDMC.No. 2741/03.01.00/95-96 dated April 20, 1996). Liquidity support under these guidelines is available through reverse repurchase agreement in eligible Central Government dated securities and Treasury Bills of all maturities.

D. IDFC Cash Fund

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

Investment in Securitised Debt upto 50%

Investment in Foreign Debt Instruments upto 50%

*All Plans of IDFC-CF have the same portfolio

In case of securities where the principal is to be repaid in a single payout the maturity of the securities shall mean residual maturity.

In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.

In case of securities with put and call options (daily or otherwise) the residual maturity of the securities shall not be greater than 91 days.

In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day.

On introduction of cheque writing facility by RBI / such other authority, the AMC may introduce the same under the scheme.

On introduction of the said facility, the Scheme will comply with guidelines, procedures issued and as required, a minimum percentage of the net assets or such other minimum asset allocation, as may be prescribed by the concerned authority from time to time, will be adhered to. The Fund in normal circumstances would invest in short dated instruments. Investments would predominantly be in the call market, repos, commercial papers (CPs), certificates of deposits (CDs), short dated bonds, bills rediscounted (BRDS) and mibor linked instruments etc., that may become available from time to time. The primary investment strategy is to minimize interest rate risk and ensure liquidity at all times.

Cheque writing facility

The Reserve Bank of India (RBI) had announced in its mid-term Review of Monetary and Credit Policy for 1999-2000 that it would permit scheduled commercial banks to offer 'cheque writing' facility to Gilt Funds and to those Liquid Income schemes of mutual funds which predominantly invest in money market instrument (not less than 80% of their corpus). In accordance with this announcement and the guidelines issued by RBI and any amendments to the Guidelines thereof, the Scheme may offer Cheque Writing Facility to its Unitholders.

E. IDFC Money Manager FUND – INVESTMENT PLAN (IP) AND IDFC Money Manager FUND TREASURY PLAN (TP)

Under normal circumstances, the asset allocation under IDFC-MMF-TP (Plans A, B, C & D)* & IDFC-MMF-IP (Plans A& B)* will be as follows :

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Maximum	Minimum	
Floating Rate debt instruments (including securitized debt instruments), money market instruments and fixed rate debt instruments swapped for floating rate returns	100	65	Low to Medium
Fixed rate debt instruments 0% to 35% (including securitized debt instruments) and floating rate debt instruments swapped for fixed rate returns	35	0	Low to Medium

Investment in Securitised Debt up to 50%.

Investment in Foreign Debt Instruments up to 50%

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

The Fund Manager would decide on the appropriate asset allocation for the scheme depending on the appropriate asset allocation for the Scheme depending on market conditions. In bullish conditions, the exposure to fixed rate debt instruments (including securitized debt and money market instruments) would be increased and in bearish conditions the exposure to floating rate debts instruments (including securitized debt and money market instruments) would be increased, thus providing an effective hedge against adverse movements.

F. IDFC LIQUIDITY MANAGER (IDFC-LM)

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Maximum	Minimum	
Money Market Instruments with maturity upto 91 days	100	65	Low
Debt Instruments with maturity upto 91 days	35	0	Low to Medium
Securitized Instruments with maturity up to 91 days	35	0	Low to Medium

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

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

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

In case of securities where the principal is to be repaid in a single payout the maturity of the securities shall mean residual maturity.

In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.

In case of securities with put and call options (daily or otherwise) the residual maturity of the securities shall not be greater than 91 days.

In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day.

The fund would provide high liquidity by investing in a portfolio of money market instruments such as CBLOs, Call Money market, Treasury bills, reverse repos, commercial papers, certificate of deposits etc. and various debt instruments. The scheme has the primary objective to provide liquidity. Any surplus funds will be invested in a manner to deliver reasonable returns to the investors. The RBI had announced that it may permit scheduled commercial banks to offer cheque writing facility inter alia to Mutual Fund schemes which are liquid schemes and predominantly invest in money market instruments (not less than 80% of their corpus). On introduction of cheque writing facility by RBI / other regulatory authority, the AMC may introduce the same under the Scheme. On introduction of the said facility, the Scheme will comply with guidelines, procedures issued for the same.

G IDFC LIQUID FUND (IDFC-LF) Plan A & D

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Maximum	Minimum	
Money Market Instruments, debt instruments with maturity upto 91 days,	100	65	Low
Debt instruments with maturity up to 91 days	35	0	Low to Medium
Securitized Debt instruments with maturity up to 91 days	35	0	Low to Medium

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

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

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

The sentence "The average maturity of the portfolio would be endeavored to be up to 180 days under normal circumstances" shall stand deleted.

In case of securities where the principal is to be repaid in a single payout the maturity of the securities shall mean residual maturity.

In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.

In case of securities with put and call options (daily or otherwise) the residual maturity of the securities shall not be greater than 91 days.

In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day.

The fund would provide high liquidity by investing in a portfolio of money market instruments such as CBLOs, Call Money market, Treasury bills, reverse repos, commercial papers, certificate of deposits etc. and various debt instruments. The scheme has the primary objective to provide liquidity. Any surplus funds will be invested in a manner to deliver reasonable returns to the investors.

The RBI had announced that it may permit scheduled commercial banks to offer cheque writing facility inter alia to Mutual Fund schemes which are liquid schemes and predominantly invest in money market instruments (not less than 80% of their corpus). On introduction of cheque writing facility by RBI / other regulatory authority, the AMC may introduce the same under the Scheme. On introduction of the said facility, the Scheme will comply with guidelines, procedures issued for the same.

F. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

(i) Type of the scheme

Open Ended Equity Fund

(ii) Investment Objective

The investment objective of the scheme is to seek to generate long term capital growth from a diversified portfolio of predominantly equity and equity related instruments.

There is no assurance or guarantee that the objectives of the scheme will be realized and the scheme does not assure or guarantee any returns.

Asset Allocation Pattern as defined in Section C

(iii) Terms of Issue

Redemption of Units as detailed in Section III B of this document.

Fees and Expenses as specified in Section IV B of this document,

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Currently no AMFI - recognised benchmark is available for strict comparison for the Scheme. However Crisil Composite 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.

H. WHO MANAGES THE SCHEME?

The Fund Manager of the Scheme is Mr. Arjun Parthasarathy. His particulars are given below :

Mr. Arjun Parthasarathy	Senior Fund Manager - Fixed Income	MBA, MA Economics	Over 10 years of experience in Fund Management, trading & research in Fixed Income, Equities & Derivatives
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Last Assignments Held: In his last assignment with Sundaram BNP Paribas Asset Management Company Limited, he was designated as the Head – Portfolio Management Services (April 2007 – May 2008). Prior to that he worked at Patco Investments & Consultancy Services Private Limited and was designated as Portfolio Manager (June 2006- March 2007). He worked at Citigroup as Fixed Income Trader (August 2002 – September 2005) & before that was employed at IDBI Bank as Fixed Income Trader (March 2001 – July 2002). From September 1999 till February 2001 he worked at Cholamandalam Cazenove Asset Management Company Limited and was designated as the Fund Manager. Prior to that he worked at Cholamandalam Securities Limited as Equity Research Analyst (January 1998 – August 1999). Age: 38 years.

I. WHAT ARE THE INVESTMENT RESTRICTIONS ?

Pursuant to the Regulations and amendments thereto, the following investment restrictions are presently applicable to the Scheme :

1. A Fund of Funds Scheme shall not invest in any other fund of funds scheme.
2. A Fund of Funds scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the scheme information document of Fund of Funds scheme.
3. The New fund offer expenses in respect of the scheme shall not exceed 6% of the funds raised under the scheme.
4. No scheme of a mutual fund shall make any investment in any Fund of Funds scheme.
5. The Fund shall not borrow except to meet temporary liquidity needs of the fund for the purpose of repurchase / redemption of units or payment of interest and dividend to the unitholders. Such borrowings shall not exceed more than 20% of the net assets of the individual scheme and the duration of the borrowing shall not exceed a period of 6 months.
6. Pending deployment of funds of a scheme in securities in terms of investment objectives of the scheme, the AMC can invest the funds of the scheme in short term deposits of scheduled commercial banks or in call deposits.
7. The Scheme may also use various hedging and derivative products from time to time as are available and permitted by SEBI in an attempt to protect and enhance the interest of unitholders at all times.
8. The fund of funds scheme will not invest in any scheme having Net Assets less than Rs. 10 crores as on the date of investment.
9. The fund of funds scheme shall not invest more than 60% of its Net Assets as on the date of investment in any one scheme/ plan of any Mutual Fund.

J. HOW HAS THE SCHEME PERFORMED?

IDFC ALL SEASONS BOND FUND (IDFC-ASBF)

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	7.06	9.77
Last 2 years	9.55	6.76
Last 3 years	9.05	6.45
Last 5 years	7.58	5.90
CAGR Since allotment	7.42	5.57

Benchmark - Crisil Composite Bond Fund Index

Past performance may or may not be substantiated in future. Performance of the Scheme (As on November 30, 2009)

III. UNITS AND OFFER

This section provides details you need to know for investing in the scheme.

Subscriptions:

NFO Opened:

NFO Closed:

Minimum Amount for Application in the NFO and during the ongoing offer

The minimum application amount per option in Plan A is Rs. 5000/- and in multiple of Re. 1/- thereafter. There would be no maximum limit.

Minimum Target Amount during the NFO: Rs. 1,00,00,000

In accordance with the Regulations, if the scheme fails to collect the minimum subscription amount as specified above, the Fund shall be liable to refund the money to the applicants.

In addition to the above, refund of subscription money to applicants whose applications are invalid for any reason whatsoever will commence immediately after the allotment process is completed. Refunds will be completed within 6 weeks of close of New Fund Offer. If the Fund refunds the amount after six weeks, interest @ 15% per annum shall be paid by the AMC. Refund orders will be marked 'Account Payee Only' and drawn in the name of applicant in the case of sole applicant and in the name of first applicant in all other cases.

Maximum Amount to be raised (if any)

Not Applicable. The AMC reserves the right to specify maximum amount to be raised, at the time of New Fund Offer.

Options offered

Under the scheme, investors may choose either the Growth Option or the Dividend Option

(i) Growth Option

The scheme will generally not declare any dividend under this option. The income attributable to units under this option will continue to remain invested in the scheme and will be reflected in the Net Asset Value of units under this option. This option is suitable for investors who are not looking for current income, but who have invested only with the intention of capital appreciation. If the units under this option are held as capital asset for a period of at least one year, from the date of acquisition, Unitholders should get the benefit of long term capital gains tax.

(ii) Dividend Option

Under this option, the Fund will endeavour to declare dividends periodically.

The distribution of dividend will be made out of the net surplus under this Option subject to availability of distributable profits, as computed in accordance with SEBI Regulations. The remaining net surplus after considering the dividend and tax, if any, payable thereon will remain invested in the Scheme and be reflected in the NAV. Dividends, if declared, will be paid out of the net surplus of the Scheme to those Unitholders whose names appear in the Register of Unitholders on the record date. There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor that dividends will be paid, though it is the intention of the Mutual Fund to make dividend distributions under the respective Dividend Options of the Scheme. In order to be a Unitholder, an investor has to be allocated Units against clear funds.

Quarterly Dividend : Under this option, the Fund will endeavour to declare dividends to the Unitholders on a quarterly basis (March, June, September & December).

Half Yearly Dividend : Under this option, the Fund will endeavour to declare dividends to the Unitholders on a half yearly basis (March & September).

Annual Dividend : Under this option, the Fund will endeavour to declare dividend to the unitholders once in a year (March).

The Dividend under the above option/s will be due to only those Unitholders whose names appear on the Register of Unitholders in the respective Dividend option/s of the Scheme/ Plan(s) on the record date. Dividends declared under the Reinvestment Option(s) will be compulsorily reinvested at a price based on the prevailing Ex-Dividend Net Asset Value per Unit.

However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will inter alia, depend on the availability of distributable profits as computed in accordance with SEBI Regulations. The decision of the Trustee/AMC in this regard shall be final. The AMC reserves the right to change the record date from that stated herein and the AMC also reserves the right to change the frequency of dividend payments.

Investors should indicate the option for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid applications received, without indicating any choice of Option, it will be considered for Growth Option and processed accordingly. Investors may also opt to invest in both the Options of the Scheme subject to minimum subscription requirements under each Option.

The Fund reserves the right to introduce new investment option/s at a later date.

The NAV of the Unit holders in the Dividend Option will stand reduced by the amount of dividend declared on the Record Date. The NAV of the Growth Option will remain unaffected. As per the Regulations, the Fund shall despatch the dividend warrants within 30 days of declaration of Dividend. However, the Mutual Fund will endeavour to make dividend payments sooner to Unitholders.

There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor that dividends will be paid, though it is the intention of the Mutual Fund to make dividend distributions under the respective options of the Scheme. For details on taxation of dividend, please refer to the paragraph titled 'Taxation'.

The investors should note that the NAV of the Dividend Option and the Growth Option will be different after the declaration of dividend under the Scheme.

Dividend Reinvestment facility

Investors opting for the Dividend Option may choose to reinvest the dividend to be received by them in additional Units of the scheme. Under this provision, the dividend due and payable to the Unitholders will compulsorily and without any further act by the Unitholders, be reinvested in the scheme (under the dividend option, at the first ex-dividend NAV). The dividends so reinvested shall constitute a constructive payment of dividends to the Unitholders and a constructive receipt of the same amount from each Unitholder for reinvestment in Units.

On reinvestment of dividends, the number of Units to the credit of the Unitholder will increase to the extent of the dividend reinvested divided by the NAV applicable as explained above. There shall, however, be no entry load on the dividends so reinvested.

Dividend Policy

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.

Allotment

Full allotment will be made to all valid applications received during the New Fund Offer Period of respective Plan(s). Allotment of Units, shall be completed not later than 30 days after the close of the New Fund Offer Period.

ACCOUNT STATEMENTS

An Account Statement will be sent by ordinary post / courier / any other permitted mode, to each Unitholder, stating the number of Units allotted, not later than 30 Days from the close of the New Fund Offer Period / date of transaction (during the continuous offer). The account statement shall

not be construed as a proof of title and is only a computer generated statement indicating the details of transactions under the Scheme and is a non-transferable document. The account statement will be issued in lieu of Unit Certificate/s.

UNIT CERTIFICATES

Normally no Unit Certificates will be issued. However, if the applicant so desires, the AMC shall issue a non-transferable Unit Certificate to the applicant within 6 weeks of the receipt of request for the certificate. A Unit Certificate if issued must be duly discharged by the Unitholder(s) and surrendered along with the request for redemption/switch or any other transaction of Units covered therein.

Refund

In accordance with the Regulations, if the Scheme fails to collect the minimum subscription amount as specified above, the Fund shall be liable to refund the money to the applicants.

In addition to the above, refund of subscription money to applicants whose applications are invalid for any reason whatsoever will commence immediately after the allotment process is completed. Refunds will be completed within six weeks of the close of the New Fund Offer Period. If the Fund refunds the amount after six weeks, interest @ 15% per annum shall be paid by the AMC. Refund orders will be marked "Account Payee only" and drawn in the name of the applicant in the case of the sole applicant and in the name of the first applicant in all other cases.

WHO CAN INVEST?

The following persons may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of Mutual Funds being permitted under respective constitutions, relevant statutory regulations and with all applicable approvals) :

- Resident adult individuals either singly or jointly
- Minor through parent/lawful guardian
- Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals whether incorporated or not and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions).
- Trustee(s) of Religious and Charitable and Private Trusts under the provision of Section 11(5) (xii) of the Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1962 (subject to receipt of necessary approvals as "Public Securities" where required)
- The Trustee of Private Trusts authorised to invest in mutual fund Schemes under their trust deed.

- Partner(s) of Partnership Firms.
- Karta of Hindu Undivided Family (HUF).
- Banks (including Co-operative Banks and Regional Rural Banks), Financial Institutions and Investment Institutions.
- Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non-repatriation basis.
- Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis.
- Army, Air Force, Navy and other para-military funds.
- Scientific and Industrial Research Organizations.
- Mutual fund Schemes.
- Provident/Pension/Gratuity and such other Funds as and when permitted to invest.
- International Multilateral Agencies approved by the Government of India.
- Others who are permitted to invest in the Scheme as per their respective constitutions
- Other Schemes of IDFC Mutual Fund subject to the conditions and limits prescribed in SEBI Regulations and/or by the Trustee, AMC or sponsor may subscribe to the units under this Scheme.
- Subscriptions from residents in the United States of America and Canada shall not be accepted by the Scheme.
- The Fund reserves the right to include /exclude new /existing categories of investors to invest in this Scheme from time to time, subject to regulatory requirements, if any.
- This is an indicative list and investors are requested to consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.
- Where can you submit the filled up applications.
- Filled up applications can be submitted at the Offices of the collecting bankers, as per the details given on the last few pages of this document including the back cover page.

HOW TO APPLY?

Please refer to the SAI and Application form for the instructions.

Mode of Payment

Investors may make payments for subscription to the Units of the Scheme at the bank collection centres by local Cheque/Pay Order/Bank Draft, drawn on any bank branch, which is a member of Bankers Clearing House located in the Official point of acceptance of transactions where the application is lodged or by giving necessary debit mandate to their account or by any other mode permitted by the AMC.

Cheques/Pay Orders/Demand Drafts should be drawn as follows:

1. The Cheque/DD/Payorder should be drawn in favour of **IDFC All Seasons Bond Fund** as mentioned in the application form/addendum at the time of the launch.
Please note that all cheques/DDs/payorders should be crossed as "Account payee".
2. Centres other than the places where there are Official point of acceptance of transactions as designated by the AMC from time to time, are Outstation Centres. Investors residing at outstation centres should send demand drafts drawn on any bank branch which is a member of Bankers Clearing House payable at any of the places where an Official point of acceptance of transactions is located.

Payments by cash, money orders, postal orders, stockinvests and out-station and/or post dated cheques will not be accepted.

MANDATORY QUOTING OF BANK MANDATE AND PAN NUMBER BY INVESTORS

Pursuant to SEBI Circular No. SEBI/IMD/CIR No. 6/4213/04 dated March 1, 2004 it is mandatory for investors to mention their bank account number in their application/request for redemption. 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) (SIP in case the aggregate investment is more than 50, 000 p.a). 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 SEBI circular dated June 19, 2009, 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:

1. Voter Identity Card
2. Driving License
3. Government / Defense identification card
4. Passport
5. Photo Ration Card
6. Photo Debit Card (Credit card not included because it may not be backed up by a bank account).

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/dcaMyMCALogin.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.

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.

LISTING AND TRANSFER OF UNITS

The Units of the Scheme are presently not proposed to be listed on any stock exchange and no transfer facility is provided. However, the Fund may at its sole discretion list the Units under the Scheme on one or more Stock Exchanges at a later date, and thereupon the Fund will make a suitable public announcement to that effect.

If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence.

PLEDGE OF UNITS FOR LOANS

The Units can be pledged by the Unitholders as security for raising loans subject to the conditions of the lending institution. The Registrar will take note of such pledge (by marking a lien etc.) / charge in its records. Disbursement of such loans will be at the entire discretion of the lending institution and the fund assumes no responsibility thereof.

The pledgor will not be able to redeem Units that are pledged until the entity to which the Units are pledged provides written authorisation to the fund that the pledge/lien charge

may be removed. As long as Units are pledged, the pledgee will have complete authority to redeem such Units. Decision of the AMC shall be final in all cases of lien marking.

SUSPENSION OF REDEMPTION / REPURCHASE OF UNITS AND DIVIDEND DISTRIBUTION

The Mutual Fund at its sole discretion reserves the right to withdraw repurchase or switching of Units of the Scheme, temporarily or indefinitely, if in the opinion of the AMC the general market conditions are not favourable and /or suitable investment opportunities are not available for deployment of funds. However, the suspension of repurchase/switching either temporarily or indefinitely will be with the approval of the trustee. The AMC reserves the right in its sole discretion to withdraw the facility of switching out of the Scheme, temporarily or indefinitely. Further, the AMC & Trustee may also decide to temporarily suspend determination of NAV of the Scheme offered under this Document, and consequently redemption of Units, declaration and distribution of dividend in any of the following events:

1. When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays.
2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme is not reasonable, or would not reasonably be practicable without being detrimental to the interests of the Unitholders.
3. In the event of a breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated.
4. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unitholders of the Scheme.
5. In case of natural calamities, strikes, riots and bandhs.
6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the Registrar.
7. During the period of Book Closure.
8. If so directed by SEBI.

In the above eventualities, the time limits indicated above, for processing of requests for redemption of Units and/or distribution of dividend will not be applicable. Further an order to purchase units is not binding on and may be rejected by the Trustee, the AMC or their respective agents until it has been confirmed in writing by the AMC or its agents and payment has been received. The suspension or restriction of repurchase/redemption facility under the scheme shall be

made applicable only after the approval of the Board of Directors of the Asset Management Company and the Trustee and the details of the circumstances and justification for the proposed action shall be informed to SEBI in advance.

PHONE TRANSACT

All individual investors in the scheme applying on "Sole" or "Anyone or Survivor" basis in their own capacity shall be eligible to avail of phonetransact facilities for permitted transactions inter alia on the following terms and conditions:

"Terms and Conditions" mean the terms and conditions set out below by which the Facility shall be used/availed by the Unit holder and shall include all modifications and supplements made by AMC thereto from time to time.

In order to access the Facility, the Unit holder shall be required to give Basic Identification Data (BID) to IDFC Asset Management Company Pvt. Ltd. (AMC) based on which the AMC may allow access to the Facility. The BID may be enhanced / modified by the AMC from time to time. The unitholder must provide additional BID as & when required by the AMC.

The AMC has a right to ask such information from the available data of the Unit holder before allowing him/her access to avail of the Facility. If for any reason, the AMC is not satisfied with the replies of the Unit holder, the AMC has at its sole discretion the right of refusing access without assigning any reasons to the Unit holder.

It is clarified that the Facility is only with a view to accommodate /facilitate the Unit holder and offered at the sole discretion of the AMC. The AMC is not bound and/or obliged in any ways to give access to Facility to Unit holder.

AMC may periodically provide the Unit holder with a written statement of all the transactions made by the Unit holder on a regular/as & when basis, as is being currently done.

The Unit holder shall check his/her account records carefully and promptly. If the Unit holder believes that there has been a mistake in any transaction using the Facility, or that an authorised transaction has been effected, the Unit holder shall notify AMC immediately. If the Unit holder defaults in intimating the alleged discrepancies in the statement within a period of thirty days of receipt of the statements, he waives all his rights to raise the same in favour of the AMC, unless the discrepancy /error is apparent on the face of it.

By opting for the facility the Unit holder hereby irrevocably authorises and instructs the AMC to act as his /her agent and to do all such acts as AMC may find necessary to provide the Facility.

The Unit holder shall not disclose/divulge the BID to any person and shall ensure that no person gains access to it.

The Unit holder shall at all times be bound by any modifications and/or variations made to these Terms and Conditions by the AMC at their sole discretion and without notice to them.

The Unit holder agrees and confirms that the AMC has the right to ask the Unit holder for an oral or written confirmation of any transaction request using the Facility and/or any additional information regarding the Account of the Unit holder.

The Unit holder agrees and confirms that the AMC may at its sole discretion suspend the Facility in whole or in part at any time without prior notice if (i) the Unit holder does not comply with any of the Terms and Conditions or any modifications thereof, (ii) the AMC has the reason to believe that such processing is not in the interest of the Unit holder or is contrary to Regulation/Scheme Information Documents/amendments to the Scheme Information Documents and (iii) otherwise at the sole discretion of the AMC in cases amongst when the markets are volatile or when there are major disturbances in the market, economy, country, etc.

The Unit holder shall not assign any right or interest or delegate any obligation arising herein.

The Unit holder agrees that it shall be his/her sole responsibility to ensure protection and confidentiality of BID and any disclosures thereof shall be entirely at the Unit holder's risk.

The Unit holder shall take responsibility for all the transactions conducted by using the Facility and will abide by the record of transactions generated by the AMC. Further, the Unit Holder confirms that such records generated by the AMC shall be conclusive proof and binding for all purposes and may be used as evidence in any proceedings and unconditionally waives all objections in this behalf.

The Unit holder shall, in case of accounts opened in the names of minors and being the natural guardian of such minor, give all instructions relating to the operation of the account and shall not, at any point of time disclose the BID to the minor / any other person

AMC shall be notified immediately if a record of the BID, is lost or stolen or if the Unit holder is aware or suspects another person knows or has used his/her BID without authority.

The Unit holder agrees and acknowledges that any transaction, undertaken using the Unit holder's BID shall be deemed to be that of the Unit holder. If any third party gains access to the Facility, the Unit holder agrees to indemnify the AMC and its directors, employees, agents and representatives against any liability, costs, or damages arising out of claims or suits by such other third parties based upon or related to such access or use.

The Unit holder agrees that use of the Facility will be deemed acceptance of the Terms and Conditions and the Unit holder will unequivocally be bound by these Terms and Conditions.

Indemnities in favour of the IDFCAMC:

The Unit holder shall not hold the AMC liable for the following:

For any transaction using the Facilities carried out in good faith by the AMC on instructions of the Unit holder.

For the unauthorized usage/unauthorised transactions conducted by using the Facility.

For any loss or damage incurred or suffered by the Unit holder due to any error, defect, failure or interruption in the provision of the Facility arising from or caused by any reason whatsoever.

For any negligence / mistake or misconduct by the Unit holder and/or for any breach or non-compliance by the Unit holder of the rules/terms and conditions stated in this Agreement.

For accepting instructions given by any one of the Unit holder in case of joint account/s having mode of operations as "Either or Survivor" or "anyone or survivor".

For not verifying the identity of the person giving the telephone instructions in the unit holder name.

For not carrying out any such instructions where the AMC has reason to believe (which decision of the AMC the Unit holder shall not question or dispute) that the instructions given are not genuine or are otherwise improper, unclear, vague or raise a doubt.

The AMC may assign any of its rights under these terms and conditions without the consent of the Unit holder to any of the AMC's group companies, subsidiary or Associate Company or such other company which the AMC deems suitable for provision of this Facility.

All other investors in the scheme/plan will be eligible to avail of phonetransact facilities for permitted transactions (as may be decided by the AMC from time to time) by entering into an agreement with the AMC/Mutual Fund. Requests like change in bank mandate, change of nomination, change in mode of holding, change of address or such other requests as the AMC may decide from time to time will not be permitted using the phonebanking facility. The AMC/Mutual Fund reserves the right to modify the terms and conditions of the service from time to time as may be deemed expedient or necessary.

B. ONGOING OFFER DETAILS

Ongoing Offer Period

This is an Open Ended Funds of Fund scheme and units shall be applicable for subscription within 30 days from the date of closure of the NFO

Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors. :

During the continuous offer of the schemes, the units will be available at the applicable NAV.

Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors:

At the applicable NAV subjects to prevailing exit load.

This is the price you will receive for redemptions/switch outs.

Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be:

$$Rs. 10 * (1 - 0.02) = Rs. 9.80$$

The Redemption Price will not be lower than 93% of the Applicable NAV and the Purchase Price will not be higher than 107% of the Applicable NAV, provided that the difference between the Redemption Price and the Purchase Price at any point in time shall not exceed the permitted limit as prescribed by SEBI from time to time, which is currently 7% calculated on the Purchase Price.

SWITCH FACILITY

Switching from any Schemes of the Mutual Fund to this Scheme

Unitholders under the Scheme have the option to switch part or all of their holdings in any scheme launched by the Mutual Fund, or within the Scheme from one Option to another, subject to conditions attached to that scheme, which is available for investment at that time. This Option will be useful to Unitholders who wish to alter the allocation of their investment among the scheme(s)/ plans of the Mutual Fund in order to meet their changed investment needs or risk profiles.

The switch will be effected by way of a redemption of Units from one Scheme / Plan/ Option and a reinvestment of the redemption proceeds in the other Scheme/ Plan/ sub plan/ option and accordingly, to be effective, the switch must comply with the redemption rules of the Scheme and the issue rules of the other scheme (for e.g. as to the minimum number of Units that may be redeemed or issued). The price at which the Units will be switched out of the Scheme/options will be based on the Applicable NAV of the relevant Scheme/ Plan(s)/ sub plans/options and considering any exit/entry/ combination of entry and exit loads if any that the AMC/ Trustee may approve from time to time.

Investors who hold Units in any open ended schemes launched or to be launched hereafter of the Mutual Fund and also investors who holds Units in Plan/(s) of any close ended scheme launched or to be launched hereafter, may switch all or part of their holdings to any of the scheme available for subscription under this SID during the New Fund

Offer Period of the scheme. The switch from any close ended fund will be subject to applicable repurchase &/or maturity date of the respective Scheme/(s) or Plan/(s) and will be permitted only on such dates of respective Plans/Schemes.

Investors so desiring to switch may submit a switch request, already available with them along with an application form of the Scheme indicating therein the details of the scheme to which the switch is to be made. Applications for switch as above should specify the amount/Units to be switched from out of the Units held in any of the existing Schemes of the Fund. The switch request will be subject to the minimum application size and other terms and conditions of the SID of this Scheme and the scheme from which the amount is switched out.

The Applicable NAV for switching out of the existing open-ended funds will be the NAV of the Business Day on which the switch request, complete in all respects, is accepted by the AMC, subject to the cut-off time and other terms specified in the SID of the respective existing open-ended Schemes. Similarly the applicable NAV for switching out of the existing close – ended funds will be the applicable NAV (after considering applicable loads) on the specified repurchase date for such Plan(s), subject to the switch request, complete in all respects, being accepted by the AMC, and subject to the availability of repurchase facility and other terms specified in the SID of the respective existing closed-end Schemes.

Investors should note that the amount invested under Sections 54EB in the Investment Plans of IDFC Super Saver Income Fund would have to be locked-in for a period of seven years and the Units so allotted cannot be switched to another Scheme/option during the lock-in period of seven years. This is subject to any change that may be effected in the Income-tax Act, 1961 or any guidelines / amendments / rules / clarifications issued by the Central Board of Direct Taxes.

Switch from this Scheme to any other eligible Schemes of the Mutual Fund

Investors who hold Units of the Scheme may switch all or part of their holdings to any (to be launched hereafter) other Open-end/close- ended Scheme/s (where switch-in is permitted) of the Mutual Fund. Such switch will be permitted only on the Stipulated Repurchase Date or on maturity/redemption of the Scheme. If the maturity date / stipulated repurchase date falls on a holiday, the maturity date / specified repurchase date would be such other nearest business day that the AMC may deem to be appropriate. Decision of the AMC shall be considered final.

Investors so desiring to switch may submit a switch request, already available with them, indicating therein the details of the Scheme or any other Scheme of the Mutual Fund to which the switch is to be made. Applications for switch as above

should specify the amount/Units to be switched from out of the Units held. The switch request will be subject to the minimum application size and other terms and conditions under this Scheme information document and the terms and conditions of the Scheme to which the amount is switched into.

Note:

The switch will be effected by redeeming Units from the Scheme in which the Units are held and investing the net proceeds in the other Scheme(s)/Plan(s), subject to the minimum balance applicable for the respective Scheme(s)/ Plan(s).

The price at which the Units will be switched out of the Scheme(s) /Plan(s) will be based on the Applicable NAV of the relevant Scheme(s)/ Plan(s) and after considering any exit/entry/ combination of entry and exit loads that the Trustee may approve from time to time

Cut off timing for subscriptions/ redemptions/ switches

The Scheme is an open ended equity scheme. Subscription facility is available on a continuous basis.

The following cut-off timings shall be observed by the fund in respect of repurchase / switch out of units in the scheme / plans, and the following NAVs shall be applied for such repurchase / switch out (repurchase / switch out facility shall be on specified repurchase date(s) / at maturity) :

- a. where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and
- b. an application received after 3.00 pm – closing NAV of the next business day.

Where can the applications for purchase/redemption switches be submitted?

The redemption/ repurchase requests can be made on the transaction slip for redemption available at the Official point of acceptance of transactions or the office of the Registrar or the offices of the AMC on any business day (as per details given in the last few pages and the back cover page of this document).

In case the Units are standing in the names of more than one Unitholder, where mode of holding is specified as 'Jointly', redemption requests will have to be signed by all joint holders. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unitholders will have the power to make redemption requests, without it being necessary for all the Unitholders to sign. However, in all cases, the proceeds of the redemption will be paid only to the first-named holder.

The Unitholder may either request for mailing of the redemption proceeds to his/her address or the collection of the same from the Official point of acceptance of transactions.

Minimum Application Amount (subscription): Rs. 5000 per application and in multiples of Re.1/-.

Minimum amount for redemption: Rs 1

Minimum balance to be maintained and consequences of non maintenance: Rs. 500/-. The Fund may close a Unitholder's account if, as a consequence of redemption/repurchase, the balance falls below Rs.500/-. In such a case, entire Units to the Unitholder's account will be redeemed at the Applicable NAV with the applicable Load, if any, and the account will be closed

Special Products / facilities available during the New Fund offer and the Ongoing offer

SYSTEMATIC INVESTMENT PLAN (SIP)

PLAN A (REGULAR PLAN)

Plan A (Regular Plan)

The unitholder who wish to opt for monthly SIP, has to commit investment by providing the Registrar with at least six post dated cheques/debit mandate/mandate form for Electronic Clearing System (ECS)/ such other instrument as recognized by AMC from time to time for a block of 6 months in advance.

SIP can commence on any date as desired and specified by the unitholder in SIP application form. Cheques/debit mandate/mandate form for Electronic Clearing System (ECS)/ such other instrument as recognized by AMC from time to time, should be drawn in favour of the respective schemes.

Mode of Payment for SIP

SIP offered through AUTOSAVE

Unitholder can opt for SIP facility by filling up "Mandate form for ECS (debit)- Autosave". ECS debit mandate should be accompanied with cheque for first SIP installment. This facility is at present available at select centers only. The AMC at its own discretion reserves the right to increase the number of centers or curtail this facility at one or more centers as deemed appropriate. The first SIP cheque should be received by the AMC/Registrar 20 days before the specified/desired date of SIP.

SIP offered through debit mandate

Investors having a bank account with Standard Chartered Bank or such other Bank with whom the Fund would have an arrangement from time to time may give instructions to that Bank at any of its branches in India to debit investors account on a monthly/quarterly basis.

SIP would not be available to investors residing at outstation centres.

On receipt of the SIP application alongwith cheques/debit mandate/mandate form for Electronic Clearing System (ECS)/ such other instrument as recognized by AMC from time to

time, the Registrar will send a letter to the Unitholder confirming that his/her name has been included in the Systematic Investment Plan. The cheques/mandates will be presented on the desired date as specified in the application form. If specified date falls on a holiday, the cheques will be deposited on the next Business Day. In case of debit mandates/ local cheques, Units will be allotted at the Purchase Price on the desired date as specified in the application form. In case the date happens to be a holiday, units will be allotted on the next Business Day.

Business Day

Within 2 Business Days of such allotment, the Fund shall under normal circumstances endeavour to mail an Account Statement indicating the new balance to his/her credit in the Account but under no circumstances later than 10 (ten) Business Days from the date of such acceptance. An investor will have the right to discontinue the Systematic Investment Plan, subject to giving 14 days' prior notice to the Registrar.

Systematic Withdrawal Plan (SWP)

Plan A (Regular Plan)

Unitholders of the Scheme applying in Plan A have the benefit of enrolling themselves in the Systematic Withdrawal Plan. The SWP allows the Unitholder to withdraw a specified sum of money periodically from his investments in the Scheme. SWP is ideal for investors seeking a regular inflow of funds for their needs. It is also ideally suited to retirees or individuals who wish to invest lumpsums and withdraw from the investment over a period of time.

a. Systematic Withdrawal Plan - As per amount indicated by the Unitholder

The minimum amount which the Unitholder can withdraw is Rs. 500/- and in multiples of Rs. 1/- thereafter. Unitholders may change the amount indicated in the SWP, subject to a minimum amount of Rs. 500/- and in multiples of Re 1/- thereafter. The Unitholder may avail of this plan by sending a written request to the Registrar. This facility is available in growth and dividend option.

b. Systematic Withdrawal Plan-As per amount decided by the AMC hereinafter called "Periodic Encashment Plan" (PEP)

This facility is available in the growth option only. The amount of withdrawal would be decided by the AMC based on anticipated growth in NAV. Further to facilitate investors, such encashment facility is available on monthly/quarterly/half yearly/annual basis.

To investors having a bank account with Standard Chartered Bank or such other Banks with whom the Fund would have an arrangement from time to time, the payments on account of SWP/PEP would be effected by way of credit to their account if so specified.

The amount thus withdrawn by redemption will be converted into Units at Applicable NAV based prices and the number of Units so arrived at will be subtracted from the Units balance to the credit of that Unitholder. The Fund may close a Unitholder's account if the balance falls below Rs.500/- and the investor fails to invest sufficient funds to bring the value of the account up to Rs.500/- within 30 Business Days, after written intimation in this regard is sent to the Unitholder.

The SWP may be terminated on a written notice by a Unitholder of the Scheme and it will terminate automatically if all Units are liquidated or withdrawn from the account or upon the Funds' receipt of notification of death or incapacity of the Unitholder.

Systematic Investment Plan for Corporate Executives (SICE)

Plan A (Regular Plan)

SICE is the Systematic Investment Plan for Corporate Executives. All the terms and conditions and other operational aspects prescribed under SIP shall be applicable to SICE also. The only difference is that rather than the individual investor giving post dated cheques, the company for which the executive works will deduct the instructed amount from the salary of the employee and will give one consolidated cheque along with the details of the investor (executive), name, amount, etc. The terms and conditions in regard to the above, will be decided between the Corporate and the AMC from time to time. The account statement/transaction slip will subsequently be sent to the investor concerned.

The Fund, reserves the right to issue operational guidelines under SIP/SWP/PEP/SICE and also alter/modify their structure from time to time.

ACCOUNTS STATEMENTS

For normal transactions: sales (during the NFO and during the ongoing offer) and repurchase:

- The AMC shall issue to the investor whose application (other than SIP/STP) has been accepted, an account statement specifying the number of units allotted (state the service standard for the same)
- For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.
- The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. (*state procedure*).

For SIP / STP transactions:

- Account Statement for SIP and STP will be despatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter.

- A soft copy of the Account Statement shall be mailed to the investors under SIP/STP to their e-mail address on a monthly basis, if so mandated.
- However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer.
- In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of such request without any charges.

Annual Account Statement:

- The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement,
- The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.

Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

The AMC shall issue to the investor whose application has been accepted, an account statement specifying the number of units allotted (state the service standard for the same). For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.

The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.

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. The Unitholder may request the AMC / Registrar to provide him a fresh account statement by approaching any office of either the AMC or its registrar..

ANNUAL ACCOUNT STATEMENT:

- The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement,
- The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.

Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated

Dividend

The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend.

Redemption

The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.

Delay in payment of redemption / repurchase proceeds

The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).

C. PERIODIC DISCLOSURES

Net Asset Value

This is the value per unit of the scheme on a particular day. You can ascertain the value of your investment by multiplying the NAV with your unit balance.

NAV of units under the Scheme shall be calculated as shown below :

$$\text{NAV(Rs.)} = \frac{\text{Market or Fair Value of Scheme's investments} + \text{Current Assets including Accrued Income} - \text{Current Liabilities \& Provisions including accrued expenses}}{\text{No. of Units outstanding under Scheme}}$$

The NAV of the Scheme will be calculated upto four decimal places and will be declared on each business day. The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and shall be subject to such regulations as may be prescribed by SEBI from time to time.

The NAV shall be calculated and announced / and released to the Press on each business day. The NAVs of Growth Option and Dividend Option will be different after the declaration of the first dividend. NAV of the scheme shall be endeavoured to be updated on AMFI's website www.amfiindia.com by 10.00 a.m of the following business day. The NAVs shall also be updated on the website of the Mutual Fund, www.idfcmf.com.

Half yearly Disclosures:

Portfolio / Financial Results (This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures)

The mutual fund shall publish a complete statement of the scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located.

The mutual fund may opt to send the portfolio to all unit holders in lieu of the advertisement (if applicable).

Half Yearly Results

The mutual fund and Asset Management Company shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the mutual fund is situated.

Annual Report

Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.

Associate Transactions

Please refer to Statement of Additional Information (SAI).

Taxation

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.

(mention the tax rates as per the applicable tax laws)

	Resident Investors	Mutual Fund
Equity Fund		
Tax on Dividend	Nil	Nil
Capital Gains:		
Long Term	Nil	Nil
Short Term	15%	Nil

Equity scheme will also attract securities transaction tax (STT) at applicable rates.

For further details on taxation please refer to the clause on Taxation in the SAI

Note: Surcharge and Educational cess will be payable in addition to the applicable taxes, wherever applicable.

1) Long-term capital gains

As per Section 10(38) of the Act, long-term capital gains arising from the sale of unit of an equity oriented fund entered into in a recognised stock exchange or sale of such unit of an equity oriented fund to the mutual fund would be exempt from income tax, provided such transaction of sale is chargeable to securities transaction tax. Companies would be required to include such long term capital gains in computing the book profits and minimum alternate tax liability under section 115JB of the Act.

2) Short-term Capital Gains

As per Section 111A of the Act, short-term capital gains from the sale of unit of an equity oriented fund entered into in a recognised stock exchange or sale of such unit of an equity oriented fund to the mutual fund is proposed to be taxed at 15 per cent effective 1 April 2008 (instead of the earlier rate of 10 per cent), provided such transaction of sale is chargeable to securities transaction tax.

The said tax rate would be increased by a surcharge of :

- 10 per cent in case of non-corporate Unit holders (excluding partnership firms), where the total income exceeds Rs.1,000,000,
- 10 per cent in case of resident partnership firms and corporate Unit holders, and
- 2.5 per cent in case of non-resident unit holders.

However, surcharge is leviable on companies and firms if their total income is in excess of Rs 10,000,000.

Further, an additional surcharge of 3 per cent by way of education cess would be charged on amount of tax inclusive of surcharge.

In case of resident individual, if the income from short term capital gains is less than the maximum amount not chargeable to tax, then there will be no tax payable.

Further, in case of individuals/ HUFs, being residents, where the total income excluding short-term capital gains is below the maximum amount not chargeable to tax¹, then the difference between the current maximum amount not chargeable to tax and total income excluding short-term capital gains, shall be adjusted from short-term capital gains. Therefore only the balance short term capital gains will be liable to income tax at the proposed rate of 15 percent, plus surcharge, if applicable and education cess.

3) No income distribution tax is payable by the Fund, in respect of schemes in the nature of equity oriented fund, in terms of section 115R of the Act, which deals with tax on income distributable to unit holders of mutual funds.

Investor services**Investor Relations Officers:**

Sr. No.	Name	Region	Address and Contact Number	E-Mail
1.	Sunil Aryamane	West	17/18, 3rd Floor, Vaswani Mansion, 120, Dinshaw Vachha Road, Opp. K C College, Churchgate, Mumbai - 400 020. Tel.: 22841378. sunil.aryamane@idfcmf.com	
2.	Vijith Raghavan	East	Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata - 700 001. Tel. : 91-33-22881686. vijith.raghavan@idfcmf.com	
3.	Jincy John	North	4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel. : 011-47311323. Fax: 011-23326669, 41524332. jincy.john@idfcmf.com	
4.	Shaji Perincheri	South	Maalavika Centre, Old No. 144/145, New No. 60, Kodambakkam Road, Chennai - 600 034. Tel. : 91-44-25349340. shaji.perincheri@idfcmf.com	

D. COMPUTATION OF NAV

The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the Regulations, or such norms as may be prescribed by SEBI from time to time.

All expenses and incomes accrued up to the valuation date shall be considered for computation of NAV. For this purpose, major expenses like management fees and other periodic expenses would be accrued on a day to day basis. The minor expenses and income will be accrued on a periodic basis, provided the non-daily accrual does not affect the NAV calculations by more than 1%.

Any changes in securities and in the number of units be recorded in the books not later than the first valuation date following the date of transaction. If this is not possible given the frequency of the Net Asset Value disclosure, the recording may be delayed upto a period of seven days following the date of the transaction, provided that as a result of the non-recording, the Net Asset Value calculations shall not be affected by more than 1%.

In case the Net Asset Value of a scheme differs by more than 1%, due to non - recording of the transactions, the investors or scheme/s as the case may be, shall be paid the difference in amount as follows:-

- (i) If the investors are allotted units at a price higher than Net Asset Value or are given a price lower than Net Asset Value at the time of sale of their units, they shall be paid the difference in amount by the scheme.
- (ii) If the investors are charged lower Net Asset Value at the time of purchase of their units or are given higher Net Asset Value at the time of sale of their units, asset management company shall pay the difference in amount to the scheme. The asset management company may recover the difference from the investors

NAV of units under the Scheme shall be calculated as shown below:

$$\text{NAV(Rs.)} = \frac{\begin{array}{|c|} \hline \text{Market} \\ \text{or Fair} \\ \text{Value of} \\ \text{Scheme's} \\ \text{investments} \\ \hline \end{array} + \begin{array}{|c|} \hline \text{Current} \\ \text{Assets} \\ \text{including} \\ \text{Accrued} \\ \text{Income} \\ \hline \end{array} - \begin{array}{|c|} \hline \text{Current} \\ \text{Liabilities} \\ \text{\& Provisions} \\ \text{including} \\ \text{accrued} \\ \text{expenses} \\ \hline \end{array}}{\text{No. of Units outstanding under Scheme}}$$

The NAV of the Scheme will be calculated upto four decimal places and will be declared on each business day. The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and shall be subject to such regulations as may be prescribed by SEBI from time to time.

The NAV shall be published atleast in two daily newspapers at intervals of not exceeding one week and shall be calculated and announced on a daily basis. The NAVs of Growth Option and Dividend Option will be different after the declaration of the first dividend.

IV. FEES AND EXPENSES

(This section outlines the expenses that will be charged to the schemes)

A. NEW FUND OFFER (NFO) EXPENSES

(These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc), The entire New fund offer expenses under the Scheme shall be borne by the AMC.

B. ANNUAL SCHEME RECURRING EXPENSES

(These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc.):

As per SEBI circular no MFD/CIR No. 04/11488/2003 dated June 12, 2003, in case of Fund of Funds scheme the investors bear the recurring expenses of the Scheme in addition to the expenses of the underlying schemes in which the Fund of Funds makes an investment.

Further, the total expenses of a 'Fund of Funds' Scheme, 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.

The fees and expenses of operating the Plans on an annual basis, expressed as a percentage of the Plans average weekly net assets, are estimated as under:

Estimated Recurring Expenses:

Particulars	% of Net Assets
Investment Management Fee	0.04
Trustee Fee	0.01
Custodian Fee	0.01
Marketing & Selling (including Agents Commission)	0.55
Registrar & Transfer Agent	0.10
Transaction Costs	0.00
Audit Costs	0.01
Cost of Investor Communication	0.01
Cost of Statutory Advertisements	0.01
Other Expenses	0.01
Total Estimated Recurring Expenses	0.75

(% per annum of average weekly net assets)

The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the Scheme will bear. These estimates are based on a corpus size of Rs.1 crore under the Scheme, and would change, to the extent assets are lower or higher. If the corpus size is in

excess of Rs.1 crore, the above mentioned recurring expenses in the Scheme would change. The above expenses are any head are subject to inter-se change and may increase/decrease as per actual and/or any change in the Regulations.

As the Fund of Funds schemes will be investing in underlying schemes it would be eligible for trail commission from the investments made in the respective underlying schemes based on the allocations to the respective underlying schemes.

These estimates have been made in good faith as per information available to the AMC and the total expenses may be more than as specified in the table above. However, as per the Regulations, the total recurring expenses that can be charged to the Scheme in this Scheme Information Document shall be subject to the applicable guidelines. Expenses over and above the permitted limits will be borne by the AMC. Further, the AMC reserves the right to charge expenses lower than the prescribed limit as it may deem fit.

Further as and when permitted by SEBI, the AMC may charge a higher fee for that part of the unit capital that is invested overseas. However revision in fee charged shall be within the SEBI Regulations at all times.

The total recurring expenses under the Scheme, including the additional management fees, will, however, be limited to the ceilings as prescribed under Regulation 52(6) of the Regulations.

C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.idfcmf.com) or may call at (toll free no.1-800-226622) or your distributor.

Entry Load: NIL

Exit Load: 0.75% of NAV shall be applicable in case of investors who redeems within 365 days from the date of investment/allotment.

The exit load/ CDSC of up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the unit holder as exit load/ CDSC shall be credited to the respective scheme immediately

The Trustee / AMC reserves the right to introduce a Load and change the Load structure if they so deem fit.

The investor is requested to check the prevailing load structure of the scheme before investing.

In case of changes/modifications of load, the AMC will endeavour to do the following:

1. An addendum will be attached to the Scheme Information Documents and Key Information Memorandum. The same may be circulated to brokers/distributors so that the same can be attached to all Scheme Information Documents and abridged Scheme Information Documents in stock. Further the addendum will be sent along with a newsletter to unitholders immediately after the changes.
2. Arrangement will be made to display the changes/modifications in the Scheme Information Document in the form of a notice in all the official point of acceptance of transactions and distributor's/broker's office.
3. The introduction of the exit load / CDSC alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load / CDSC.
4. A public notice shall be given in respect of such changes in one English Daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head office of the Mutual Fund is situated.

The load collected under the scheme will be credited to a separate account. Surplus of load, if any, will be credited to the scheme whenever felt appropriate by the AMC or on maturity of the scheme.

D. LOAD FOR DIRECT APPLICATIONS

Investors may note and follow the below-mentioned directions while applying for the units of the schemes of IDFC Mutual Fund:

- (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.
- (5) List of Official Points of Acceptance is available on the website of the Mutual Fund. www.idfcmf.com

V. RIGHTS OF UNITHOLDERS OF THE SCHEME

Please refer to SAI for details.

VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

1. *Penalties and action(s) taken against foreign Sponsor(s) limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Also, top 10 monetary penalties of foreign sponsor(s) during the last three years.*

None

2. *In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees / Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.*

The National Securities Clearing Corporation Ltd. informed that IDFC Enterprise Equity Fund had an open interest in stock futures segment in one of the securities where the exposure quantity which was in excess of 1% of the free float market capitalization (in terms of shares) and that the exposure was also in excess of 5% of open interest (in terms of number of shares) in all futures and option contracts in the underlying security. In accordance with the NSCCL circular dated June 17, 2003, the MF was levied a penalty of Rs. 1 Lakh.

3. *Details of all enforcement actions(Including the details of violation, if any) taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party.*

None

4. *Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party.*

None

5. *Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or notified by any other regulatory agency.*

The Clearing Corporation of India Limited, Mumbai imposed a penalty on the AMC under CCIL's Bye – Laws, Rules & Regulation on account of short fall in CCIL securities segment margin. The penalty charged to the AMC amounted to approx. Rs 49,000. The AMC has taken adequate steps to ensue that no further breach shall take place

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

Note: The Scheme Information Document containing details of the schemes of IDFC Mutual Fund, has been approved by the Board of IDFC AMC Trustee Company Limited (formerly known as Standard Chartered Trustee Company Private Limited) on March 18, 2009.

**For and on behalf of the Board of Directors of
IDFC Asset Management Company Limited**

Sd/-

**Naval Bir Kumar
Managing Director**

Mumbai, dated April 30, 2009

Name, address and contact no. of Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official points of acceptance, collecting banker details etc. (Updated Details shall be included at the time of the Launch) :

REGISTRAR :**Computer Age Management Services Private Limited (CAMS)**

148, Old Mahabalipuram Road, Okkiyamthuraipakkam, Chennai - 600 096.

Tel. : + 91 - 44 - 24587263/7262 • E-Mail ID : dk_prakash@camsonline.com. • Website : www.camsonline.com

Official Points of Acceptance of Transactions, CAMS

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, Dikensen 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. Virdi's Lab, P. O. Model Town, Ludhiana-141 002. Phone : 0161-301 8000/301 8001.
Madurai	: 86/71A, Tamilsangam 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

Official Points of Acceptance of Transactions, CAMS (Contd.)

New Delhi	: 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi - 110 001. Phone : 011-3048 2471 /3048 1203 /3048 1205 /30482468
Patna	: Kamalaye Shobha Plaza (1st Floor), Behind RBI Near Ashiana Tower, Exhibition Road, Patna-800 001. Phone : 0612-325 5284/325 5285/3255286
Pune	: Nirmity 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

Collecting Bankers :

The collecting bankers of various schemes of IDFC Mutual Fund include

- (1) **Standard Chartered Bank**
(SEBI Registration No. INBI0000885)
90 MG Road, Fort, Mumbai - 400 001.
- (2) **HDFC Bank**
(SEBI Registration No. INBI00000063)
Sandoz House, Dr Annie Besant Road, Worli, Mumbai - 400018.
- (3) **HSBC Bank**
(SEBI Registration No. INBI00000027)
52/60, MG Road, Fort, Mumbai - 400 001.

The AMC reserves the right to appoint other qualified banks as collecting bankers from time to time.

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 Bunglow, 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, Eswar 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, Dikensen 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 001Phone - 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. Virdi's Lab, P.O Model Town, Ludhiana-141 002. Phone : 0161-301 8000/301 8001 ● Madurai : 86/71A, Tamilsangam 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, Cannaugt Place, New Delhi - 110 001. Phone : 011-3048 2471 /3048 1203 /3048 1205/ 30482468 ● Patna : Kamilalay 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, Mehandale 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

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