

Addendum No 16–May 2012

ADDENDUM dated May 04, 2012 to the Scheme Information Document(s)/Key Information Memorandum(s) (as applicable) of IDFC Super Saver Income Fund – Short Term, an open ended income scheme of IDFC Mutual Fund

1. Change in minimum subscription amount of the following schemes of IDFC Mutual Fund w.e.f. May 07, 2012

Name of the Schemes	Current Minimum Subscription Amount	Revised Minimum Subscription Amount
IDFC Super Saver Income Fund – Short Term Plan D	Rs.5,000 and in multiples of Rs 1/-	Rs 15 crores in multiples of Rs 1/-

All other features i.e. load structure; applicable NAV, etc. shall remain the same as set out in the Scheme Information Document/Key Information Memorandum of the scheme.

2. Additional disclosures in operational procedures in schemes where Systematic Investment Plan (SIP) is applicable:

Following additional disclosures shall form part of the Scheme Information Document of the schemes in which SIP facility is available w.e.f 7th May 2012:

- i) If the end date of SIP is not specified by the investor in the application form, the default option would be considered as 60 installments
- ii) If no date is selected under Monthly Option by the investor, the default date would be 10th of every month
- iii) In case the frequency of SIP is not specified in the form, the same will be considered under the Monthly Option by default
- iv) Introduction of Daily SIP option for all the equity and debt schemes except IDFC Premier Equity Fund

3. Introduction of E2E Solutions for Corporate Investors in IDFC Cash Fund, an open ended liquid fund of IDFC Mutual Fund

Unitholder(s) may kindly note that IDFC Asset Management Company Ltd. has decided to introduce an End-to-End solution for corporate investors in IDFC Cash Fund.

The following be added under the head **“Definition”**

“E2E” End to End

The following paragraph shall be added as an additional transaction facility below the paragraph “SMS TRANSACT FACILITY”

The E2E solutions facility is only available for Corporate Investors (“Unitholders”) intending to subscribe and/or redeem units of IDFC Cash Fund. Switch is not provided under this facility. This facility is being introduced to facilitate ease of transaction by Unitholders by providing a ready platform for requesting purchase and/or redemption of units of IDFC Cash Fund. The Unitholder has to register its existing folios held with IDFC Mutual Fund with the same authorized signatory/(ies) for availing of the E2E Solutions platform. Additionally, the Unitholders has to register certain users ID’s and approver details with IDFC Mutual Fund to whom necessary power and authority has been delegated to transact in units of IDFC Cash Fund. The AMC reserves the right to accept or reject the investor’s request to avail the E2E facility

To register for the E2E Solutions facility, the Unitholders is required to submit a duly completed Application Form to the AMC. A copy of the Application Form is available at the offices of the AMC. or can also be downloaded from the website (www.idfcmf.com). The Form must be complete in all respects. Incomplete applications will not be processed.

To avail the E2E Solutions facility, the Unitholders will be required to abide by the following terms and conditions as enumerated hereunder:

- The Unit holder confirms that the above named users and approvers have the necessary power and authority to transact in units of IDFC Cash Fund.
- The Unit holder hereby authorizes IDFC AMC to honor all requests received from the above mentioned user(s) and approver(s). In the event of any change in authorized signatories for any reasons whatsoever, the Unit Holder agrees to intimate IDFC AMC about the change.
- The Unit holder hereby declares that the particulars given above are correct and complete. If the transactions are delayed or not effected for reasons such as incomplete or incorrect or inaccurate information, the Unit holder agrees not to hold IDFC AMC responsible for any consequences arising thereof;
- In the event of delay in processing of transaction(s) beyond 2:00 pm, the Unit holder agrees not to hold IDFC AMC responsible for non-creation of units or for any consequences arising thereof
- The Unit holder agrees that allotment of units will be effected as per the terms and conditions mentioned in the Scheme Information Document of IDFC Cash Fund.
- The Unit holder agrees that IDFC AMC shall not be liable for, nor be in default by reason of, any failure or delay in execution of a transaction request, where such failure or delay is caused by force majeure events, or any other cause of peril which is beyond IDFC AMC's reasonable control and which has the effect of preventing IDFC AMC from performing the services contemplated by this facility.
- The Unit holder agrees to ensure that the standing instruction to IDFC AMC remains valid at all times and may be revoked only through a written letter signed by authorized signatories and after giving prior notice of 30 days to IDFC AMC to effect such withdrawal
- The Unit holder agrees to inform IDFC AMC about any change in the bank account numbers, mobile number or email id's through a written request duly signed by authorized signatories.
- The Unit Holder agrees that IDFC AMC will not be liable to the Unit holder for any damages whether direct or indirect, consequential or special, exemplary or punitive losses, costs or injury suffered, by the Unit holder, or by others, related to the use or cancellation of this facility.
- By opting for the facility the Unit holder hereby irrevocably authorizes and instructs the AMC to act as his /her agent and to do all such acts as AMC may find necessary in order to provide this Facility.
- The Unit holder agrees, at all times, to be bound by any modifications and/or variations made to these Terms and Conditions by IDFC AMC as considered appropriate at their sole discretion and without notice to them.
- The Unit holder agrees and confirms that IDFC AMC has the right to ask the Unit holder for any additional oral or written confirmation 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 reason to believe that such processing is not in the interest of the Unit holder or is contrary to Regulation/SIDs/amendments to the SID 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 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 hereby confirms, acknowledges and undertakes to make payments for Subscription of Units of the Scheme from their respective bank account(s) in Compliance with applicable provisions relating to third party payments detailed in the SID / SAI and that the payment will be will be through legitimate sources only.

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- The transaction received at the AMC through the E2E platform would bear the time of transaction which would be taken automatically from the system. Hence, the physical time stamping will not be done at the branch level instead the time of the system would serve as a Time Stamp no.

Indemnities in favor of IDFCAMC:

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

1. For any transactions carried out in good faith by IDFC AMC on the instructions of the Unit holder's authorized signatories.
2. For any loss or damage incurred or suffered by the Unit holder due to any error, delay, defect, failure or interruption in the provision of the Facility arising from or caused by any reason whatsoever.
3. 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 Form.
4. For not carrying out any such instructions where IDFC 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.

This Addendum forms an integral part of the Scheme Information Document(s)/ Key Information Memorandum cum Application Form(s) of the Schemes of IDFC Mutual Fund read with the addenda issued there under.

Dated: May 4, 2012