

# Common Application Form & Key Information Memorandum

During the Continuous Offer Period at NAV based prices

**IDFC Super Saver Income Fund**  
An Open ended Income Scheme

**IDFC Dynamic Bond Fund**  
An Open ended Income Scheme

**IDFC Floating Rate Fund**  
An Open ended Income Scheme

**IDFC All Seasons Bond Fund**  
An Open ended Fund of Funds Scheme

**IDFC Government Securities Fund**  
An Open ended dedicated Gilt Scheme

**IDFC Cash Fund**  
An Open ended Liquid Scheme

**IDFC Liquidity Manager**  
An Open ended Liquid Scheme

**IDFC Liquidity Manager Plus**  
An Open ended Liquid Scheme

**IDFC Classic Equity Fund**  
An Open ended Equity Scheme

**IDFC Imperial Equity Fund**  
An Open ended Equity Scheme

**IDFC Arbitrage Fund**  
An Open ended Equity Scheme

**IDFC Premier Equity Fund**  
An Open ended Equity Scheme



## Instructions for completing the application form

Please read the Offer Document carefully before signing the application form and tendering payment. The application form should be filled in block letters and in English only.

### A) Unit holder details

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

### B) PAN details

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

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

Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering and the Client Identification implementation procedures prescribed by AMFI interalia require the AMC to verify the records of identity and address(es) of investors. To ensure adherence to these requirements, investors are required to approach Points of Service (POS) (list of POS available on amfiindia.com) appointed by CDSL Ventures Limited and submit documents for completion of appropriate KYC checks. The details for KYC compliance can also be downloaded from AMFI website, www.amfiindia.com or website of the mutual fund, www.idfcfm.com. The Mutual Fund website also prescribes the list of documents that can be submitted by investors to the POS to get their KYC checks completed. It is mandatory for all applications for subscriptions of Rs. 50,000/- and above to submit necessary documents for compliance with Anti money laundering (guardian in case of minor). The guidelines will be applicable for both Institutional as well as Non Institutional investors. The sole applicant or in case of joint application, each of the applicants, falling within the category, should ensure compliance with requirements to submit necessary KYC documents to POS while filling the application form. In case of investments through Power of Attorneys(POA), the transaction request needs to be accompanied with the proof of having complied with KYC of POA holder and the investor. Registrars (CAMS) will overwrite static data of investors with data from CVL. After completion of KYC compliance, investors need to approach CVL for Change of Address and not Registrar (CAMS). In respect of KYC compliant Folio, prospective Change of Address received along with transaction slip will not be proceeds by Registrar (CAMS). The AMC reserves the right to reject subscription requests in the absence of appropriate compliance with the AML Laws.

### D) Investment details and default options

- All Plans are available for investments by all categories of investors. (Subject to applicable conditions).
- The minimum investment amount for Plan A is Rs. 5,000, Plan B is Rs. 1 Crore (in IDFCGSF - PF Rs. 25,00,001), Plan C is Rs. 5 Crore and Plan D is Rs. 5,000.
- In case you wish to opt for multiple Plans / Options, please fill separate application forms.
- If no indication is given for the Option, the investment will be deemed to be for the Growth Option.
- If no indication is given for the periodicity in the Dividend Option, the investment will be deemed to be for the Quarterly Dividend Option in IDFCSSIF-IP / IDFCDBF / IDFCGSF - IP, IDFCFRF - LT, Daily Dividend Option in the IDFCFC, IDFCCLM and IDFCCLMP; Monthly Dividend in IDFCFRF - ST. Further, if no indication is given on Dividend Payout / Dividend Reinvest then the dividend will be reinvested.

### E) Applications under Power of Attorney

In case of an application under a Power of Attorney please submit a notarised copy of the Power of Attorney along with the application form. The Mutual Fund reserves the right to reject applications not accompanied by a Power of Attorney. Further, the Mutual Fund reserves the right to hold redemption proceeds in case the requisite documents are not submitted.

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

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

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

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

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

### G) Applications through Rupee Drafts / NRE / FCNR accounts

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

### H) Bank details

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

### I) Systematic Investment Plan (SIP)

	IDFC-GSF-ST, IP, PF, IDFC-SSIF-IP, ST, MT, IDFC-ASBF, IDFC-DBF, IDFC-FRF-ST, LT, IDFC-LM, IDFC-CLMP, IDFC-CEF & IDFC-IEF	IDFCPEF
Minimum Initial Investment in lump sum to commence SIP	Rs. 1,000	Rs. 2,000
Minimum installment amount	Rs. 1,000	Rs. 2,000
Minimum tenure for SIP	6 months	6 months

- If the fund fails to get the proceeds from two installments out of a series of installments submitted at the time of initiating a SIP (Subject to a minimum of six installments), the SIP is deemed as discontinued and the stated exit load as applicable for a SIP discontinuation will be applicable.
- Minimum six installments are required for SIP extension / renewal.
- Switch from Growth to Dividend Option or vice versa is not available for SIP investments.
- There should be a gap of one month between the first and subsequent installments.
- Copies of payable at par cheques attached along with the ECS Mandate should be attested by the concerned bank. Please mention specific branch MICR code for payable at par cheques.

### J) Declaration and signatures

- Signature can be in English or in any other Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under his / her official seal.
- In case of HUF, the Karta will sign on behalf of the HUF.
- Applications by minors should be signed by their guardian.

### K) General instructions

- In case where the Broker code is already printed in Application form / Transaction form / Purchase request form by the AMC / Registrar / Distributor :
  - Where the Investor wishes to make an application through broker / distributor, then the investor should countersign in the space provided for broker code (printed) signifying acceptance.
  - Where the Investor wishes to apply directly (i.e. not through existing broker / distributor), then the investor should strike off the broker code (printed) and should write "Direct Applications" or "Not Applicable (N.A.)" and countersign the same.
- In case where the Broker code is not printed in Application form / Transaction form / Purchase request form :
  - In case of direct applications, the Investor should write in the space provided for the broker code "Direct Application" or "Not Applicable (N.A.)" and countersign the same.
  - In case of application through broker, the investor should countersign in space provide for the broker code (Broker code will be stamped by the broker).
  - In case of either acceptance or rejection of broker code (for the abovementioned purposes) the investors are required to provide their full signature. In case of joint applications, all / any holder(s) can sign the Application form / Transaction form / Purchase request for the abovementioned purposes.
  - 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).
  - 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.
  - All Unitholders who have currently invested through channel distributors and intend to make their future investments through the Direct route, are advised to complete the procedural formalities prescribed by AMC from time to time. Any application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning any reason whatsoever.
  - List of Official Points of Acceptance is available on the website of the Mutual Fund. www.idfcfm.com
  - Any application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning any reason whatsoever.
  - Application forms along with Cheques can be submitted to the AMC office / Investor Service Centres which are Official Points of Acceptance of Transactions, listed in the application form or mailed to the Registrar's office at Chennai. Incomplete forms are liable to be rejected.
  - Please note that a non-transferable account statement will be issued for each investment. Units allotted are subject to realisation of cheques.
  - In case the cheque is returned on account of whatever reasons the applicant would have to fill a new application form ans submit the same at the nearest Official Point of Acceptance of Transactions. The NAV that would be applicable would be the NAV as at the day of submission of the new application form subject to cut-off times of respective schemes.
  - At present, debit facility is available with SCB and such other banks with which the Fund would have an arrangement from time to time.
  - The Fund may from time to time commence / discontinue Direct Credit arrangements with various banks for a direct credit of redemptions / Dividends. Investors would not have to submit a separate consent letter to avail of this service. The AMC would commence this operation based on the bank mandate details forwarded by the Investor.
  - The ECS credit Facility is for dividend purpose only and is available at select centres. Please attach a photocopy of a cheque or a blank cheque of your bank duly cancelled for ensuring accuracy of the bank's name, branch and code number.
  - The ECS debit facility is available for SIP (Autosave) purpose only and is available at select centres. ECS Debit Mandate should be accompanied with cheque for 1st SIP instalment.
  - Applications rejected by CAMS / SCMS post time stamping cannot be represented.
  - Please note that a non-transferable account statement will be issued for each investment. Units allotted are subject to realisation of cheques.
  - Subscriptions from the residents in the United States of America & Canada would not be accepted by the scheme(s).
  - Any communication /despatch of redemption /dividend proceeds, account statements etc. to the unitholders would be made by the Registrar/AMC in such a manner as they may consider appropriate in line with reasonable standards of servicing. Dividend /Redemption proceeds may also be credited to the Unitholder's bank accounts electronically. In case the Unitholders require these to be sent by cheque/ draft using postal /courier service, the unitholders shall provide appropriate instructions for the same to the AMC/Registrar.

## Instructions for completing the nomination section

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



**10. PAYMENT OPTIONS** (Please tick either debit mandate or cheque / DD payment.)

**10 A. Debit mandate** (Debit mandate also to be filled separately.) Facility presently available with SCB only.

A/c No. \_\_\_\_\_  
Branch \_\_\_\_\_

**10 B. Cheque / DD payment**

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

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

**11. INVESTMENT DETAILS** (Refer instruction D.)

Debt	Plan				Growth	Dividend mode		Dividend frequency	
	A	B	C	D		<input type="checkbox"/> Reinvestment(Re)	<input type="checkbox"/> Payout		
IDFC Cash Fund (IDFC-CF)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Daily Re	<input type="checkbox"/> Weekly Re	<input type="checkbox"/> Monthly <sup>1</sup>	<input type="checkbox"/> Periodic <sup>2</sup>
IDFC Super Saver Income Fund-Investment Plan (IDFC-SSIF-IP)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half yearly	<input type="checkbox"/> Annually	
IDFC Super Saver Income Fund-Short Term Plan (IDFC-SSIF-ST)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly		
IDFC Super Saver Income Fund-Medium Term Plan (IDFC-SSIF-MT)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Daily	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Bimonthly
IDFC Government Securities Fund-Investment Plan (IDFC-GSF-IP)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half yearly	<input type="checkbox"/> Annually	
IDFC Government Securities Fund-Short Term Plan (IDFC-GSF-ST)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly		
IDFC Government Securities Fund-Provident Fund Plan (IDFC-GSF-PF)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Annually		
IDFC Dynamic Bond Fund (IDFC-DBF)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Annually		
IDFC Floating Rate Fund-Long Term Plan (IDFC-FRF-LT)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Daily Re <sup>3</sup>	<input type="checkbox"/> Weekly Re <sup>1</sup>	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly <input type="checkbox"/> Annually
IDFC Floating Rate Fund-Short Term Plan (IDFC-FRF-ST)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Daily Re	<input type="checkbox"/> Weekly Re	<input type="checkbox"/> Monthly	
IDFC All Seasons Bond Fund (IDFC-ASBF)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half yearly	<input type="checkbox"/> Annually	
IDFC Liquidity Manager (IDFC-LM)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Daily Re	<input type="checkbox"/> Weekly Re	<input type="checkbox"/> Monthly	
IDFC Liquidity Manager Plus (IDFC-LMP)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Daily Re	<input type="checkbox"/> Weekly Re	<input type="checkbox"/> Monthly	
<b>Equity</b>									
IDFC Classic Equity Fund (IDFC-CEF)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
IDFC Imperial Equity Fund (IDFC-IEF)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
IDFC Arbitrage Fund (IDFC-AF)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

<sup>1</sup> Applicable for Plan C only. <sup>2</sup> Applicable for Plan B only. <sup>3</sup> Applicable for Plan A and Plan B.

**12. NOMINATION DETAILS**

I/We \_\_\_\_\_ do hereby nominate the undermentioned Nominee to receive the units to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

Nominee's Name \_\_\_\_\_

Address \_\_\_\_\_

In case Nominee is a Minor

Name of Guardian \_\_\_\_\_

Address of Guardian \_\_\_\_\_

Date of Birth \_\_\_\_\_ Signature \_\_\_\_\_

**13. DECLARATION AND SIGNATURES**

Having read and understood the contents of the Offer Document of the Scheme(s), I / we hereby apply for units of the Scheme(s) and agree to abide by the terms, conditions, rules and regulations governing the Scheme(s). I / We hereby declare that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I / We have understood the details of the Scheme(s) & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I / We confirm that the funds invested in the Scheme(s), legally belong to me / us. In the event "Know Your Customer" process is not completed by me / us to the satisfaction of the Mutual Fund, I / we hereby authorise the Mutual Fund, to redeem the funds invested in the Scheme(s), in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the Law.

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

I / We confirm that details provided by me / us are true and correct.

<b>First / Sole Applicant / Guardian</b>	<b>Second Applicant</b>	<b>Third Applicant</b>	<b>Third Party Cheque Issuer</b>	<b>POA Holder</b>
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The third party cheque signatory should sign in the signature box provided. Please refer to the attached Key Information Memorandum for details of the Scheme(s).

Call free 1-800-226622

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





**10. PAYMENT OPTIONS** (Please (✓) either ECS Autosave or Standing Instruction or Postdated Cheque.)

Start date  M M YYYY  Last payment date  M M YYYY  SIP date  D D

10A.  ECS Autosave (Please fill the ECS mandate attached.) 10B.  Standing Instruction (Only for SCB account holders) (Please fill the Standing Instruction.)

10C.  Postdated Cheques (PDC) : Cheque No. From \_\_\_\_\_ To \_\_\_\_\_ First Cheque Date \_\_\_\_\_

Cheque No. \_\_\_\_\_ Drawn on (Bank / Branch name) \_\_\_\_\_

**Total amount** Rs. (In figures)  \_\_\_\_\_  inclusive of DD charges Rs. (In words)  \_\_\_\_\_  inclusive of DD charges

DD Charges Rs. (In figures)  if paid \_\_\_\_\_

**11. INVESTMENT DETAILS** (Refer instruction D)

	<b>Growth</b>	<b>Dividend mode</b>	<input type="checkbox"/> Reinvestment(Re)	<input type="checkbox"/> Payout
		<b>Dividend frequency</b>		
IDFC Super Saver Income Fund-Investment Plan (IDFC-SSIF-IP)	<input type="checkbox"/>	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half yearly	<input type="checkbox"/> Annually
IDFC Super Saver Income Fund-Short Term Plan (IDFC-SSIF-ST)	<input type="checkbox"/>	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	
IDFC Super Saver Income Fund-Medium Term Plan (IDFC-SSIF-MT)	<input type="checkbox"/>	<input type="checkbox"/> Daily	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly <input type="checkbox"/> Bimonthly
IDFC Government Securities Fund-Investment Plan (IDFC-GSF-IP)	<input type="checkbox"/>	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half yearly	<input type="checkbox"/> Annually
IDFC Government Securities Fund-Short Term Plan (IDFC-GSF-ST)	<input type="checkbox"/>	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	
IDFC Government Securities Fund-Provident Fund Plan (IDFC-GSF-PF)	<input type="checkbox"/>	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Annually	
IDFC Dynamic Bond Fund (IDFC-DBF)	<input type="checkbox"/>	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Annually	
IDFC Floating Rate Fund-Long Term Plan (IDFC-FRF-LT)	<input type="checkbox"/>	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly Re	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually
IDFC Floating Rate Fund-Short Term Plan (IDFC-FRF-ST)	<input type="checkbox"/>	<input type="checkbox"/> Daily Re	<input type="checkbox"/> Weekly Re	<input type="checkbox"/> Monthly
IDFC All Seasons Bond Fund (IDFC-ASBF)	<input type="checkbox"/>	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half yearly	<input type="checkbox"/> Annually
IDFC Liquidity Manager (IDFC-LM)	<input type="checkbox"/>	<input type="checkbox"/> Daily Re	<input type="checkbox"/> Weekly Re	<input type="checkbox"/> Monthly
IDFC Liquidity Manager Plus (IDFC-LMP)	<input type="checkbox"/>	<input type="checkbox"/> Daily Re	<input type="checkbox"/> Weekly Re	<input type="checkbox"/> Monthly
IDFC Classic Equity Fund (IDFC-CEF)	<input type="checkbox"/>			
IDFC Premier Equity Fund (IDFC-PEF)	<input type="checkbox"/>			
IDFC Imperial Equity Fund (IDFC-IEF)	<input type="checkbox"/>			

**12. NOMINATION DETAILS**

I/We \_\_\_\_\_ do hereby nominate the undermentioned Nominee to receive the units to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

Nominee's Name \_\_\_\_\_

Address \_\_\_\_\_

In case Nominee is a Minor

Name of Guardian \_\_\_\_\_

Address of Guardian \_\_\_\_\_

Date of Birth \_\_\_\_\_ Signature \_\_\_\_\_

**13. DECLARATION AND SIGNATURES**

Having read and understood the contents of the Offer Document of the Scheme(s), I / we hereby apply for units of the Scheme(s) and agree to abide by the terms, conditions, rules and regulations governing the Scheme(s). I / We hereby declare that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I / We have understood the details of the Scheme(s) & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I / We confirm that the funds invested in the Scheme(s), legally belong to me / us. In the event "Know Your Customer" process is not completed by me / us to the satisfaction of the Mutual Fund, I / we hereby authorise the Mutual Fund, to redeem the funds invested in the Scheme(s), in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the Law.

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

I / We confirm that details provided by me / us are true and correct.

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

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

Call free 1-800-226622

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



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

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

### Authorization to pay SIP instalments through Electronic Clearing Service (ECS)

I/We hereby, authorise Tech Process Solutions Ltd., the authorised service provider for IDFC Asset Management India Private Limited to debit my/our bank account by ECS (Debit Clearing) for the collection of SIP instalments.

### UNIT HOLDER INFORMATION

Name of first applicant \_\_\_\_\_  
 PAN \_\_\_\_\_ Mobile \_\_\_\_\_  
 E-mail \_\_\_\_\_  
 Preferred messaging medium SMS -  Yes  No E-mail -  Yes  No

### SIP DETAILS

Scheme name \_\_\_\_\_  
 SIP auto debit date \_\_\_\_\_ SIP start date \_\_\_\_\_ SIP end date \_\_\_\_\_  
 SIP amount Rs. (in figure) \_\_\_\_\_ Rs. (in words) \_\_\_\_\_

### BANK DETAILS (Please attach a copy of the cheque of below mentioned bank account with this application form.)

Account holder's name \_\_\_\_\_  
 Name of bank \_\_\_\_\_  
 Branch \_\_\_\_\_ Account No. \_\_\_\_\_  
 Account type  Current  Savings  NRO  NRE  Others (specify) \_\_\_\_\_

9 digit MICR code (Please enter the 9 digit number that appears after your cheque number.)

Please specifically mention the MICR code of year bank branch in case you have a payable at par cheque book.

I / We hereby declare that the particulars given above are correct and express my willingness to pay the instalments referred above through participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I / we would not hold the user institution responsible. I / We will also inform IDFC Asset Management India Pvt. Ltd. about any changes in my bank account.

### Signatures

**First / Sole Applicant**

**Second Applicant**

**Third Applicant**

Place \_\_\_\_\_

Date \_\_\_\_\_

### FOR BANK USE ONLY

We, hereby, certify that the particulars furnished above are correct as per our records, and we, hereby, declare that a copy of this form, duly completed, has been submitted to us.

Branch \_\_\_\_\_ Date \_\_\_\_\_

**Signature of the authorised official from the bank**

**Bank stamp**

### AUTHORISATION OF THE BANK ACCOUNT HOLDER

This is to inform that I / we have registered for the RBI's ECS (Debit Clearing) and that my payment towards SIP installments shall be made from my / our below mentioned bank account with your bank. I / We authorise the representative carrying this ECS mandate form to get it verified and executed.

**Account Holder's signature**

(As in bank records.)

**Joint Account Holder's signature**

(As in bank records.)

**Account number**

### ACKNOWLEDGMENT SLIP FOR SIP (To be filled in by the investor.)

**IDFC Mutual Fund**

**Application No.**

Scheme \_\_\_\_\_

Name \_\_\_\_\_

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

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

Signature & Stamp

# Key Information Memorandum (KIM)

Offer for units at applicable NAV based prices during the continuous offer.

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

**The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with the Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.**

<b>Investment objective</b>	IDFC-SSIF - IP, IDFC-SSIF - ST and IDFC-SSIF - MT	To generate stable returns with a low risk strategy by creating a portfolio that is invested in good quality fixed income and money market securities. There can be no assurance that the investment objective of the Scheme will be realised.
	IDFC-DBF	To generate optimal returns with high liquidity by active management of the portfolio; by investing in high quality money market and debt instruments. There can be no assurance that the investment objective of the Scheme will be realised.
	IDFC-GSF - IP, IDFC-GSF - ST IDFC-GSF - PF	To generate optimal returns with high liquidity by investing in Government Securities. There can be no assurance - and that the investment objective of the Scheme will be realised.
	IDFC-FRF - ST and IDFC-FRF - LT	To generate stable returns with a low risk strategy by creating a portfolio that is substantially invested in good IDFCFRF quality floating rate debt or money market instruments, fixed rate debt or money market instruments swapped for floating returns and fixed rate debt and money market instruments. There can be no assurance that the investment objective of the Scheme will be realised.
	IDFC-ASBF	To generate optimal returns with high liquidity by active management of the 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 realised.
	IDFC-CF	To generate optimal returns with high liquidity by investing in high quality money market and debt instruments. There can be no assurance that the investment objective of the Scheme will be realised.
	IDFC-LM and IDFC-LMP	To seek to provide high liquidity by investing in a portfolio of money market instruments and debt instruments. Whilst the Scheme would endeavour to provide high liquidity to the investors, the surplus funds will be invested to deliver reasonable returns.
	IDFC-CEF	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.
	IDFC-PEF	To seek to generate long-term capital growth from an actively managed portfolio of predominantly equity and equity related instruments. The Scheme portfolio would acquire, inter alia, small and medium size businesses with good long term potential, which are available at cheap valuations. Such securities would be identified through disciplined fundamental research keeping in view medium to long-term trends in the business environment. The Scheme shall endeavor to accumulate long-term investor wealth by opening subscriptions to units during periods when stocks are available at reasonable valuations. By doing so, the fund managers would endeavour to prevent short-term money from flowing into the fund which can prove detrimental to the interests of long-term investors. As the Scheme would be sold to investors with a long-term investment horizon, it is also expected that the portfolio would remain relatively more insulated to day to day redemption pressures. The Scheme will close subscription, once it has collected a predetermined "manageable" corpus (approximate amount), which will be decided by the fund manager of the Scheme depending on the available investment opportunities in the stock market / if the fund manager is of the opinion that investment opportunities have diminished. Thus the fund manager will endeavour to ensure that there are sufficient assets available to meet the long-term objectives of the Scheme.
	IDFC-IEF	To seek to generate capital appreciation and / or provide income distribution from a portfolio of predominantly equity and equity related instruments. There is no assurance or guarantee that the objectives of the Scheme will be realized.
	IDFC-AF	To seek to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and the derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments. There is no assurance or guarantee that the objectives of the Scheme will be realized.
	IDFC-QIF - Plan A	The investment objective of the Scheme is to seek to generate returns from investments in Debt and Money Market instruments.
<b>Asset allocation pattern of the Schemes</b>	IDFC-SSIF - IP (Plan A)	<p><b>Type of instruments</b></p> <p>Debt instruments 40 - 100 Money market instruments 0 - 60</p> <p>Investment in securitised debt up to 50% and in foreign debt instruments up to 50%.</p>
	IDFC-SSIF - ST (Plans A, B, C and D have the same portfolio)	<p><b>Type of instruments</b></p> <p>Debt instruments with maturity more than one year 0 - 60 Debt and money market instruments with maturity less than one year 40 - 100</p> <p>Investment in securitised debt up to 50% and in foreign debt instruments up to 50%.</p>

All Plans are available for investments by all categories of investors.

IDFC-SSIF - MT (Plan A)	<b>Type of instruments</b>	<b>Normal allocation (% of net assets)</b>
	Debt instruments with maturity more than one year	0 - 75
	Debt and Money Market Instruments with maturity less than one year	25 - 100
Investment in securitised debt up to 50% and in foreign debt instruments up to 50%.		
IDFC-DBF (Plan A)	<b>Type of instruments</b>	<b>Normal allocation (% of net assets)</b>
	Money market and debentures with residual maturity of less than 1 year	10 - 100
	Debt instruments with maturity more than 1 year	0 - 90
IDFC-GSF - IP (Plan A), ST and PF (Plans A and B have the same portfolio)	<b>Type of instruments</b>	<b>Normal allocation (% of net assets)</b>
	Government securities and treasury bills	0-100
IDFC-FRF - ST (Plans A, B and C have the same portfolio) and LT (Plans A and B have the same portfolio)	<b>Type of instruments</b>	<b>Normal allocation (% of net assets)</b>
	Floating rate debt instruments (including securitized debt instruments), money market instruments and fixed rate debt instruments swapped for floating rate returns	65 - 100
	Fixed rate debt instruments (including securitized debt instruments) and floating rate debt instruments swapped for fixed rate returns	0 - 35
IDFC-ASBF (Plan A)	<b>Type of instruments</b>	<b>Normal allocation (% of net assets)</b>
	Units of 100% debt oriented mutual fund schemes of various average maturities in the domestic and overseas <sup>1</sup> markets	85 - 100
	Money market instruments and fixed deposits of scheduled commercial banks (including call and repo)	0 - 15
<sup>1</sup> As may be permitted by SEBI from time to time		
IDFC-CF (Plans A, B and C have the same portfolio)	<b>Type of instruments</b>	<b>Normal allocation (% of net assets)</b>
	Money market instruments, debt instruments with residual maturity of less than or equal to 182 days, debt instruments with floating rate coupons	50 - 100
	Debt instruments with residual maturity of more than 182 days Investment in securitised debt - up to 50%	0 - 50
Investment in foreign debt instruments - up to 50%		
IDFC-LM	<b>Type of instruments</b>	<b>Normal allocation (% of net assets)</b>
	Money market instruments	65 - 100
	Debt instruments	0 - 35
	Securitized debt instruments	0 - 35
Investments in Derivatives upto 50% of the net assets of the Scheme, Investments in Securities Lending upto 35% of the net assets of the Scheme, Investments in foreign debt instruments upto 35% of the net assets of the Scheme.		
IDFC-LMP	<b>Type of instruments</b>	<b>Normal allocation (% of net assets)</b>
	Money market and debt instruments with residual maturity / reset of less than 182 days	65 - 100
	Debt instruments with residual maturity / reset of more than 182 days	0 - 35
	Securitized debt instruments	0 - 50
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 and investment in foreign debt instruments - Upto 35% of net assets of the Scheme. The average maturity of the portfolio would be endeavoured to be upto 180 days under normal circumstances. The Scheme would provide high liquidity by investing in a portfolio of money market instruments such as CBLs, 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.		
IDFC-CEF	<b>Type of instruments</b>	<b>Normal allocation (% of net assets)</b>
	Equities and equity related instruments	65 - 100
	Debt and money market instruments	0 - 35
	Securitized debt instruments	0 - 35
Investments in derivatives up to 50% of the net assets of the Scheme, investments in securities lending up to 35% of the net assets of the Scheme, investments in foreign debt instruments upto 35% of the net assets of the Scheme, includes investments in ADRs and GDRs issued by companies in India / equity of listed overseas companies as permitted by SEBI Regulations up to 50% of net assets of the Scheme.		
IDFC-PEF	<b>Type of instruments</b>	<b>Normal allocation (% of net assets)</b>
	Equities and equity related instruments.	65 - 100
	Debt and money market instruments.	0 - 35
	Securitized debt instruments.	0 - 35
Investments in derivatives up to 50% of the net assets of the Scheme, investments in securities lending up to 35% of the net assets of the Scheme, investments in foreign debt instruments up to 35% of the net assets of the Scheme, includes investments in ADRs and GDRs issued by companies in India / equity of listed overseas companies as permitted by SEBI Regulations up to 50% of net assets of the Scheme.		

IDFC-IEF	<b>Type of instruments</b>	<b>Normal allocation (% of net assets)</b>		
	Equities and equity related securities.	65 - 100		
	Debt and money market instruments.	0 - 35		
	Securitized debt instruments.	0 - 35		
	Investments in derivatives up to the limits permitted by SEBI (Mutual Funds) regulations from time to time, investments in securities lending up to 100% of the equity investments of the Scheme, investments in foreign debt instruments up to 35% of the net assets of the Scheme, investments in ADRs and GDRs issued by companies in India / equity of listed overseas companies as permitted by SEBI Regulations up to 50% of net assets of the scheme.			
IDFC-AF (Plans A and B have the same portfolio)	<b>Type of instruments</b>	<b>Range of allocation (% of Net Assets) under normal circumstances</b>	<b>Range of allocation (% of Net Assets) under defensive circumstances<sup>1</sup></b>	
	Equities and equity related instruments <sup>2</sup> .	65 - 90	0 - 35	
	Derivatives <sup>2</sup> .	65 - 90	0 - 35	
	Debt and money market instruments including the margin money deployed in derivative transactions.	10 - 35	65 - 100	
	<sup>1</sup> Defensive circumstances are when the arbitrage opportunities in the market are negligible, in view of the fund manager. Investment in securitized debt can be made up to 35% of the portfolio. Investments in derivatives can be made up to 90% of the net assets of the Scheme. Investments in securities lending can be made up to up to 50% of the net assets of the Scheme. Investments in foreign debt instruments can be made up to 35% of the net assets of the Scheme. Investments in ADRs and GDRs issued by companies in India up to 50% of the net assets of the Scheme.			
	<sup>2</sup> Equity allocation is measured as the gross exposure to equities, equity related instruments and derivatives. The equity allocation so built, at any point in time, would be completely hedged out, using derivative instruments that provides an equal but opposite exposure, thereby making the net exposure market-neutral. In case the Scheme is not able to have a net market-neutral position due to any operational reason such as short delivery in the cash market, etc., the fund will endeavour to rebalance the portfolio to a net market-neutral position at the earliest.			
IDFC-QIF - Plan A (Plans Retail & Institutional have the same portfolio)	<b>Investments</b>	<b>Indicative allocation</b>		
	Debt & Money market Instruments	0 % - 100%		
	Instruments in Securitized Debt - Upto 50% of Net Assets of the Plan(s)			
<b>Risk profile of the scheme</b> Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.				
<b>Plans / Options</b>	<b>Name of the Scheme</b>	<b>Plans</b>	<b>Sub plans</b>	<b>Options</b>
	IDFC-SSIF	Investment Plan Medium Term Short Term Plan	A A A, B, C and D	Growth and Dividend Options. Reinvestment Facility is available under the Dividend option.
	IDFC-CF	-	A, B and C	
	IDFC-DBF	-	A	
	IDFC-FRF	Short Term Plan Long Term Plan	A, B and C A and B	
	IDFC-ASBF	-	A	
	IDFC-GSF	Investment Plan Short Term Plan	A -	Growth and Dividend Options. Reinvestment Facility is available under the Dividend option.
		Provident Fund Plan	A and B	Growth Normal, Growth Appreciation, Growth-Defined Maturity Date (DMD) and Dividend Option. Re-Investment facility is available under the Dividend option.
	IDFC-CEF, IDFC-PEF, IDFC-IEF, IDFC-LM, IDFC-LMP	-	-	Growth and Dividend option with payout and reinvestment facility under the dividend option.
	IDFC-AF	-	A and B	
	IDFC-QIF - Plan A	-	Retail & Institutional	Growth and Dividend option with payout and reinvestment facility under the dividend option.
<b>Applicable NAV</b>	IDFC-CF, IDFC-FRF-ST, IDFC-LM and IDFC-LMP	<b>Applicable NAV for purchase / subscription including switch-ins</b>		
		Where the application is received* upto 12:00 pm on a day and funds are available for utilization on the same day - the closing NAV of the day immediately preceding the day of application shall be applicable.		
		Where the application is received after 12:00 pm on a day and funds are available for utilization on the same day - the closing NAV of the day immediately preceding the next business day after the day of application shall be applicable.		
		Irrespective of the time of receipt of application, where the funds are not available for utilization on the day of the application - the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.		
		<b>Applicable NAV for redemptions including switch-outs</b>		
		Where the application is received* up to 3:00 pm - the closing NAV of the day immediately preceding the next business day after the day of application.		
		Where the application is received after 3:00 pm - the closing NAV of the next business day after the day of application.		
		The Mutual Fund shall under normal circumstances, endeavour to despatch the redemption proceeds within one business day (T+1) from the date of acceptance of redemption request at the official points of acceptance of		

transactions but as per Regulations under no circumstances, later than ten business days from the date of acceptance of the request.

\*Received at the official points of acceptance of transactions at the office of the Registrar and/or AMC as may be notified in the KIM of the Scheme/s / Offer Documents / the website of the Mutual Fund at www.idfcmf.com from time to time.

IDFC-QIF - Plan A

**Applicable NAV for Subscriptions/Purchases including switch-ins**

In respect of valid applications received upto 3.00 p.m. on Specified transaction date(s), the closing NAV of the day on which the application is received shall be applicable. Subscriptions shall be accepted only on specified transaction date(s) upto 3.00 p.m.

**Applicable NAV for Redemptions including switch outs**

In respect of valid applications received upto 3.00 p.m. by the Mutual Fund on specified transaction date(s) or on the 45th day after the specified transaction date(s), closing NAV of such day on which the application is received shall be applicable. Redemptions / switch outs shall be accepted only on specified transaction date(s) / 45th date after the specified transaction date(s) - upto 3.00 p.m. The Fund shall under normal circumstances endeavour to despatch the redemption proceeds within one Business Day (T+1) from the date of acceptance of redemption request at the Official points of acceptance of transactions but as per Regulations under no circumstances, later than 10 (ten) Business Days from the date of acceptance of request. If the redemption date / pay out date falls on a holiday, the redemption date / payout date would be such other nearest business day that the AMC may deem to be appropriate. Decision of the AMC shall be considered final.

**Specified Transaction Date(s)**

The Scheme is an interval income scheme and the scheme shall be available for subscription / switch ins and redemption / switch outs, without any load on the specified transaction date(s). The first specified transaction date would be the 89th day from the date of allotment. Subsequent specified transaction date(s) would be generally the 89th day from the previous specified transaction date(s). If the specified transaction date / pay out date falls on a holiday, the specified transaction date / payout date would be such other nearest business day that the AMC may deem to be appropriate. Decision of the AMC shall be considered final. Additionally the scheme would provide the investors an option to redeem / switch out generally on the 45th day (if such date / pay out date falls on a holiday, the redemption date / payout date would be such other nearest business day that the AMC may deem to be appropriate. Decision of the AMC shall be considered final.) after the specified transaction date(s) at NAV based prices subject to prevailing exit load. The AMC reserves the right to alter the specified transaction date(s) and shall appropriately communicate the same to the investors.

For all other schemes

**Applicable NAV for purchase / subscription including switch-ins**

Where the application is received up to 3:00 pm with a local cheque or demand draft payable at par at the place where it is received closing NAV of the day of application shall be applicable.

Where the application is received after 3:00 pm with a local cheque or demand draft payable at par at the place where it is received closing NAV of the next business day after the day of application shall be applicable.

Where the application is received with an outstation cheque or demand draft, which is not payable on par at the place where it is received closing NAV of day on which the cheque or demand draft is credited shall be applicable.

In case of 'switch' transactions, the allocation shall be in line with redemption payouts.

**Applicable NAV for redemptions including switch-outs**

Where the application received is up to 3:00 pm closing NAV of the day of application shall be applicable.

An application received after 3:00 pm closing NAV of the next business day after the day of application shall be applicable.

The Mutual Fund shall under normal circumstances, endeavour to despatch the redemption proceeds within one business day (T+1) from the date of acceptance of redemption request at the official points of acceptance of transactions but as per Regulations under no circumstances, later than ten business days from the date of acceptance of the request. In case of IDFC-CEF, IDFC-PEF, IDFC-AF and IDFC-IEF, the Fund will under normal circumstances endeavour to despatch redemption cheques within three business days (T+3) from the date of acceptance of the redemption request at any of the official points of acceptance within the cut off times specified. But as per the regulation, not later than ten business days from the date of acceptance of the request.

Minimum application amount	Name of the Scheme / Plan	Name of the Sub-plan	Minimum application amount	Minimum SIP amount
Additional purchase / repurchases amount - in multiple of Re.1	IDFC-CF, IDFC-FRF - LT, IDFC-FRF - ST, IDFC-SSIF - ST, MT and IP, IDFC-DBF, IDFC-GSF - IP and PF, IDFC-ASBF	Plan A	Rs. 5,000	Rs. 1,000
	IDFC-SSIF - ST, IDFC-CF, IDFC-FRF - ST, IDFC-FRF - LT,	Plan B	Rs. 1 Crore	-
	IDFC-GSF - PF	Plan B	Rs. 25,00,001	-
	IDFC-SSIF - ST, IDFC-CF, IDFC-FRF - ST	Plan C	Rs. 5 Crore	-
	IDFC-SSIF - ST	Plan D	Rs. 5,000	-
	IDFC-CEF, IDFC-IEF, IDFC-LM, IDFC-LMP, IDFC-GSF-ST	-	Rs. 5,000	Rs. 1,000
	IDFC-PEF	-	Rs. 25,000	Rs. 2,000 (Maximum SIP amount is Rs. 10 lac.)
	IDFC-AF	Plan A	Rs. 5,000	-
		Plan B	Rs. 1,00,000	-
	IDFC-QIF - Plan A	Retail Plan	Rs. 5,000	-
		Institutional Plan	Rs. 1,00,000	-

**Despatch of repurchase (redemption) request** Within 10 business days of the receipt of the redemption request at the official points of acceptance of transaction of the Registrar and AMC. The Fund shall under normal circumstances, endeavour to dispatch the redemption proceeds on the same day or within 1 business day (T+1) for IDFC-LM and IDFC-LMP and in case of IDFC-CEF, IDFC-PEF, IDFC-IEF and IDFC-AF, within 3 business days from the date of acceptance of redemption request at the official points of acceptance of transactions but as per Regulation under no circumstances, later than 10 business day from the date of acceptance of the request.

Benchmark index	Name of the Scheme	Benchmark index
	IDFC-SSIF - IP, IDFC-DBF, IDFC-ASBF	Crisil Composite Bond Fund Index
	IDFC-SSIF - MT, ST	Crisil Short Term Bond Fund Index
	IDFC-CF, IDFC-LM, IDFC-LMP, IDFC-AF, IDFC-QIF - Plan A	Crisil Liquid Fund Index
	IDFC-GSF - IP, ST, PF	I-Sec Composite Index
	IDFC-FRF - ST, LT	NSE MIBOR
	IDFC-CEF, IDFC-PEF, IDFC-IEF	BSE 200 Index

Dividend policy	Name of the Scheme / Plan	Dividend option (The AMC reserves the right to change the periodicity. The exact record date would be communicated to the Registrar.)
	IDFC-SSIF - IP, IDFC-GSF - IP	Quarterly (March, June, September and December), Half yearly (March and September) and Annually (March).
	IDFC-SSIF - MT	Daily, Bi-monthly, Fortnightly and Monthly.
	IDFC-SSIF - ST	Fortnightly, Monthly.
	IDFC-DBF, IDFC-GSF - PF	Quarterly (March, June, September and December) and Annually (March).
	IDFC-GSF - ST	Monthly and Quarterly (March, June, September and December).
	IDFC-FRF - ST	Daily, Weekly with compulsory re-investment and Monthly.
	IDFC-FRF - LT	Daily (Plan A and B, with re-invest facility), Weekly (in Plan B only, with re-invest facility), Monthly, Quarterly (March, June, September and December) and Annually (March).
	IDFC-ASBF	Quarterly (March, June, September and December), Half yearly (March and September) and Annually (March).
	IDFC-CF	Daily, Weekly with compulsory re-investment, Periodic (in Plan B only) and Monthly (in Plan C only).
	IDFC-LM, IDFC-LMP	Daily with compulsory re-investment, Weekly with compulsory re-investment and Monthly.
	IDFC-CEF	Dividends, if declared, will be paid out of the net surplus of the Scheme / Plan to those unit holders whose names appear in the register of unit holders on the record date. The investors may obtain information on the exact record date from the office of the Mutual Fund / the Registrar. Unit holders are entitled to receive dividend within thirty calendar days of the date of declaration of the dividend. However, the Mutual Fund will endeavour to make dividend payments sooner to unit holders. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor that dividends will be regularly paid, though it is the intention of the Mutual Fund to make regular dividend distributions under the respective investment option.
	IDFC-PEF, IDFC-IEF, IDFC-AF	Dividends, if declared, will be paid out of net surplus of the Scheme / Plan to those unit holders whose names appear in the register of unit holders on the record date. Unit holders are entitled to receive dividend within thirty calendar days on the date of declaration of the dividend. However, the Mutual Fund will endeavour to make dividend payments sooner to unit holders. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor that dividends will be regularly paid.
	IDFC-QIF - Plan A	The Fund will endeavour to declare dividends as and when deemed fit by the Fund. In case no dividend is declared, the net surplus, if any, will remain invested 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. The actual date for declaration of dividend will be notified suitably to the Registrar. Unitholders are entitled to receive dividend within 30 days of the date of declaration of the dividend.
	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.	
	Investors opting for the dividend option may choose to reinvest the dividend received by them in additional units of the Scheme. The dividend so reinvested shall constitute a constructive payment of dividend to the unit holders and a constructive receipt of the same from each unit holder for reinvestment in units.	

Name of the Fund Managers	IDFC-GSF - PF, IDFC-GSF - ST, IDFC-GSF - IP, IDFC-SSIF - MT, IDFC-SSIF - ST, IDFC-SSIF - IP, IDFC-DBF, IDFC-ASBF, IDFC-CF, IDFC-FRF - ST, IDFC-FRF - LT, IDFC-LM, IDFC-LMP, IDFC-QIF - Plan A, IDFC-AF	Rajiv Anand
	IDFC-PEF, IDFC-IEF, IDFC-CEF	Kenneth Andrade Ajay Bodke

Name of the Trustee company: IDFC- AMC Trustee Company Private Limited

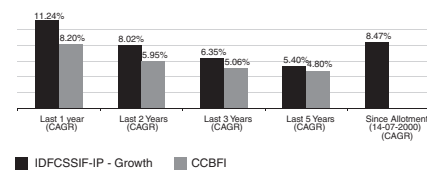
Performance of the Scheme (As on March 31, 2008): For a new Scheme and a Scheme which is in existence for less than one year, the compounded annualised returns of similar schemes launched by the Mutual Fund in the past are given as per the table. In case of a Scheme in existence for one year and above, the return figures are given for that Scheme only, as per the table and also by means of a bar diagram.

**IDFC- SUPER SAVER INCOME FUND - INVESTMENT PLAN (IDFC-SSIF - IP)**

**Performance of the Scheme (As on March 31, 2008)**

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	11.24	8.20
Last 2 years	8.02	5.95
Last 3 years	6.35	5.06
Last 5 years	5.40	4.80
Since allotment (14-07-2000)	8.47	-

Performance of the scheme vis - a - vis Benchmark.



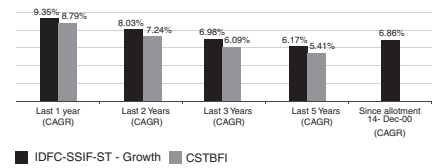
Benchmark - Crisil Composite Bond Fund Index (CCBFI). Past performance may or may not be substantiated in future.

**IDFC SUPER SAVER INCOME FUND - SHORT TERM PLAN (IDFC-SSIF - ST)**

**Performance of the Scheme (As on March 31, 2008)**

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	9.35	8.79
Last 2 years	8.03	7.24
Last 3 years	6.98	6.09
Last 5 years	6.17	5.41
Since allotment (14-12-2000)	6.86	-

Performance of the scheme vis - a - vis Benchmark.



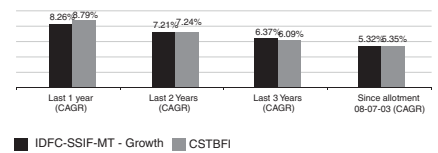
Benchmark - Crisil Short Term Bond Fund Index (CSTBFI). Past performance may or may not be substantiated in future.

**IDFC SUPER SAVER INCOME FUND - MEDIUM TERM PLAN (IDFC-SSIF - MT)**

**Performance of the Scheme (As on March 31, 2008)**

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	8.26	8.79
Last 2 years	7.21	7.24
Last 3 years	6.37	6.09
Since allotment (08-07-2003)	5.32	5.35

Performance of the scheme vis - a - vis Benchmark.



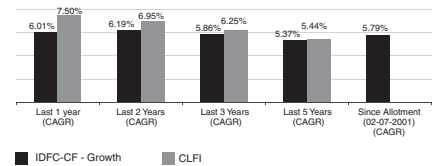
Benchmark - Crisil Short Term Bond Fund Index (CSTBFI). Past performance may or may not be substantiated in future.

**IDFC CASH FUND (IDFC-CF)**

**Performance of the Scheme (As on March 31, 2008)**

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	6.01	7.50
Last 2 years	6.19	6.95
Last 3 years	5.86	6.25
Last 5 years	5.37	5.44
Since allotment (02-07-2001)	5.79	-

Performance of the scheme vis - a - vis Benchmark.



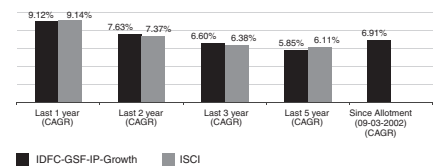
Benchmark - Crisil Liquid Fund Index (CLFI). Past performance may or may not be substantiated in future.

**IDFC GOVERNMENT SECURITIES FUND - INVESTMENT PLAN (IDFC-GSF - IP)**

**Performance of the Scheme (As on March 31, 2008)**

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	9.12	9.14
Last 2 years	7.63	7.37
Last 3 years	6.60	6.38
Last 5 years	5.85	6.11
Since allotment (09-03-2002)	6.91	-

Performance of the scheme vis - a - vis Benchmark.



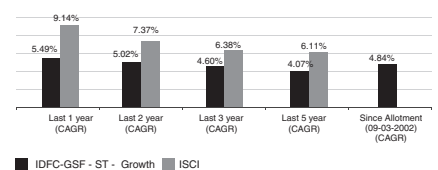
Benchmark - I-SEC Composite Bond Fund Index (ISCI). Past performance may or may not be substantiated in future.

**IDFC GOVERNMENT SECURITIES FUND - SHORT TERM PLAN (IDFC-GSF - ST)**

**Performance of the Scheme (As on March 31, 2008)**

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	5.49	9.14
Last 2 years	5.02	7.37
Last 3 years	4.60	6.38
Last 5 years	4.07	6.11
Since allotment 09-03-2002)	4.84	-

Performance of the scheme vis - a - vis Benchmark.



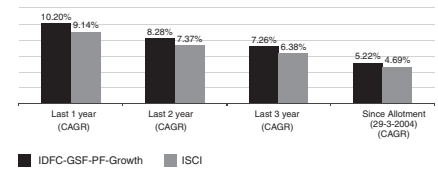
Benchmark - I-SEC Composite Bond Fund Index (ISCI). Past performance may or may not be substantiated in future.

**IDFC GOVERNMENT SECURITIES FUND - PROVIDENT FUND PLAN (IDFC-GSF - PF)**

Performance of the Scheme (As on March 31, 2008)

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	10.20	9.14
Last 2 years	8.28	7.37
Last 3 years	7.26	6.38
Since allotment (29-03-2004)	5.22	4.69

Performance of the scheme vis - a - vis Benchmark.



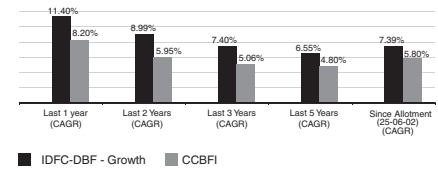
Benchmark - I-SEC Composite Bond Fund Index (ISCI). Past performance may or may not be substantiated in future.

**IDFC DYNAMIC BOND FUND (IDFC-DBF)**

Performance of the Scheme (As on March 31, 2008)

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	11.40	8.20
Last 2 years	8.99	5.95
Last 3 years	7.40	5.06
Last 5 years	6.55	4.80
Since Allotment (25-06-2002)	7.39	5.80

Performance of the scheme vis - a - vis Benchmark.



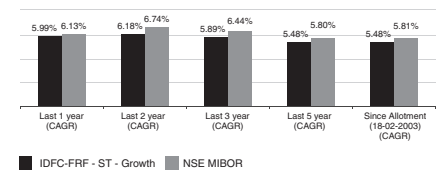
Benchmark - Crisil Composite Bond Fund Index (CCBFI). Past performance may or may not be substantiated in future.

**IDFC FLOATING RATE FUND - SHORT TERM PLAN (IDFC-FRF - ST)**

Performance of the Scheme (As on March 31, 2008)

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	5.99	6.13
Last 2 years	6.18	6.74
Last 3 years	5.89	6.44
Last 5 years	5.48	5.80
Since allotment (18-02-2003)	5.48	5.81

Performance of the scheme vis - a - vis Benchmark.



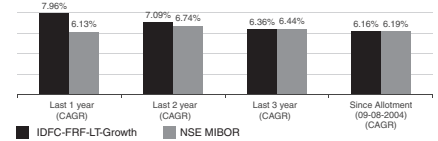
Benchmark - NSE MIBOR. Past performance may or may not be substantiated in future.

**IDFC FLOATING RATE FUND - LONG TERM PLAN (IDFC-FRF - LT)**

Performance of the Scheme (As on March 31, 2008)

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	7.96	6.13
Last 2 year	7.09	6.74
Last 3 year	6.36	6.44
Since allotment (09-08-2004)	6.16	6.19

Performance of the scheme vis - a - vis Benchmark.



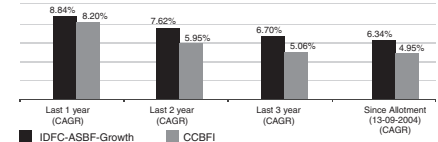
Benchmark - NSE MIBOR. Past performance may or may not be substantiated in future.

**IDFC ALL SEASONS BOND FUND (IDFC-ASBF)**

Performance of the Scheme (As on March 31, 2008)

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	8.84	8.20
Last 2 year	7.62	5.95
Last 3 year	6.70	5.06
Since allotment (13-09-2004)	6.34	4.95

Performance of the scheme vis - a - vis Benchmark.



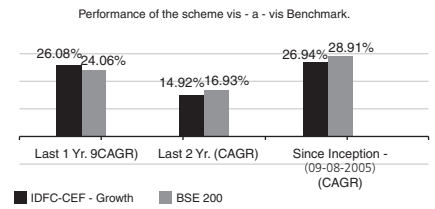
Benchmark - Crisil Composite Bond Fund Index (CCBFI). Past performance may or may not be substantiated in future.

**IDFC CLASSIC EQUITY FUND (IDFC-CEF)**

**Performance of the Scheme (As on March 31, 2008)**

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	26.08	24.06
Last 2 year	14.92	16.93
Since allotment (09-08-2005)	26.94	28.91

Benchmark - BSE 200 Index (BSE200). Past performance may or may not be substantiated in future.

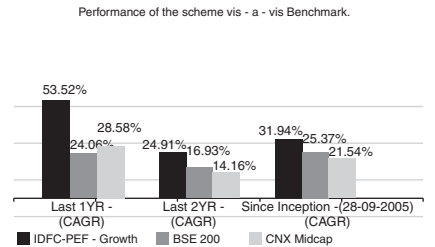


**IDFC PREMIER EQUITY FUND (IDFC-PEF)**

**Performance of the Scheme (As on March 31, 2008)**

Compounded annualised returns	Scheme returns %	Benchmark returns %	CNX Midcap returns %
Last 1 year	53.52	24.06	28.58
Last 2 year	24.91	16.93	14.16
Since allotment (28-09-2005)	31.94	25.37	21.54

Benchmark - BSE 200 Index (BSE200). Past performance may or may not be substantiated in future.

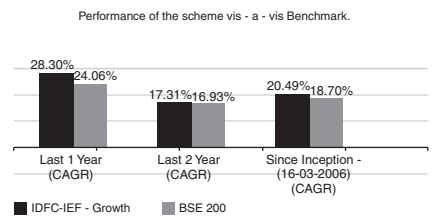


**IDFC IMPERIAL EQUITY FUND (IDFC-IEF)**

**Performance of the Scheme (As on March 31, 2008)**

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 Year	28.30	24.06
Last 2 Year	17.31	16.93
Since allotment (16-03-2006)	20.49	18.70

Benchmark - BSE 200 Index (BSE200). Past performance may or may not be substantiated in future.

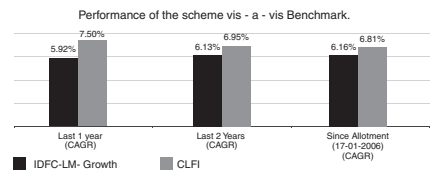


**IDFC LIQUIDITY MANAGER (IDFC-LM)**

**Performance of the Scheme (As on March 31, 2008)**

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	5.92	7.50
Last 2 year	6.13	6.95
Since Allotment (17-01-2006)	6.16	6.81

Benchmark - Crisil Liquid Fund Index (CLFI). Past performance may or may not be substantiated in future.

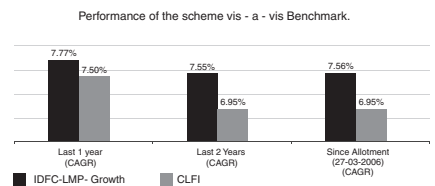


**IDFC LIQUIDITY MANAGER PLUS (IDFC-LMP)**

**Performance of the Scheme (As on March 31, 2008)**

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	7.77	7.50
Last 2 year	7.55	6.95
Since Allotment (27-03-2006)	7.56	6.95

Benchmark - Crisil Liquid Fund Index (CLFI). Past performance may or may not be substantiated in future.

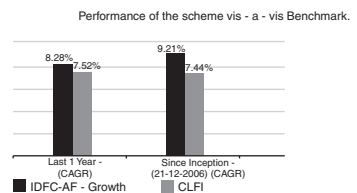


**IDFC ARBITRAGE FUND (IDFC-AF)**

**Performance of the Scheme (As on March 31, 2008)**

Compounded annualised returns	Scheme returns %	Benchmark returns %
Last 1 year	8.28	7.52
Since allotment (21-12-2006)	9.21	7.44

Benchmark - Crisil Liquid Fund Index (CLFI). Past performance may or may not be substantiated in future.

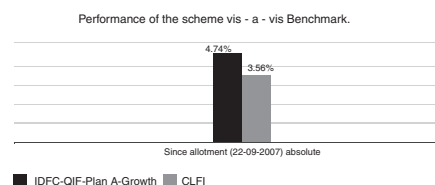


**IDFC QUARTERLY INTERVAL FUND - Plan A (IDFC-QIF - Plan A)**

**Performance of the Scheme (As on March 31, 2008)**

Absolute returns	Scheme returns %	Benchmark returns %
Since allotment (22-09-2007)	4.74	3.56

Benchmark - Crisil Liquid Fund Index (CLFI). Past performance may or may not be substantiated in future.



**Expenses of the Scheme (i) Load structure**

**New fund offer expense**

New fund offer expenses for all the Schemes had been borne by the AMC, except IDFC-CEF, IDFC-PEF and IDFC-IEF where in the expenses were charged to the Scheme.

<b>Name of the scheme</b>	<b>% New fund offer expenses charged to the Scheme (as per the disclosure made in the offer document)</b>
IDFC-SSIF - IP, IDFC-SSIF - ST, IDFC-CF, IDFC-GSF - IP and ST, IDFC-DBF, IDFC-FRF - ST, IDFC-SSIF - MT, IDFC-GSF - PF, IDFC-FRF - LT, IDFC-ASBF, IDFC-LM, IDFC-AF, IDFC-QIF - Plan A and IDFC-LMP	Nil
IDFC-CEF	1.0008 (Charged to Load - 1.846)

<b>Name of the scheme</b>	<b>% New fund offer expenses charged to the Scheme (as per the disclosure made in the offer document)</b>
IDFC-PEF	0.27 (Charged to Load - 2.180)
IDFC-IEF	4.15

**Continuous offer**

**Debt schemes**

<b>Scheme</b>	<b>Plan</b>	<b>Entry Load*</b>	<b>Exit Load</b>
IDFC-ASBF, IDFC-DBF, IDFC-GSF-IP, IDFC-GSF-IP, IDFC-SF-ST, IDFC-GSF-PF, IDFC-CF, IDFC-FRF-ST, IDFC-FRF-LT, IDFC-SSIF-ST, IDFC-SSIF-IP	Plan A	Nil	Nil
IDFC-SSIF-MT	Plan A	Nil	0.50% of NAV if redeemed within 180 days
IDFC-SSIF-ST, IDFC-CF, IDFC-FRF-ST	Plan B	Nil	Nil
IDFC-SSIF-ST, IDFC-CF, IDFC-FRF-ST	Plan C	Nil	Nil
IDFC-SSIF-ST	Plan D	Nil	Nil

**Equity schemes**

IDFC-CEF & IDFC-IEF

**Entry load\***

**For purchases**

**Load (% of applicable NAV)**

Of less than Rs. 5 Crore (including by way of SIP / STP)	2.25%
Of Rs. 5 Crore or more (including by way of SIP / STP)	Nil
By an FOF (irrespective of the amount of purchase)	Nil
By way of Dividend Re-investment	Nil

A switch-in/STP may also attract Entry Load like any Purchase however no load shall be chargeable on investments switched in by investor from any other Equity Scheme(s) of IDFC Mutual Fund (other than in case of switch-ins of less than Rs. 5 Crores from IDFC Arbitrage Fund, where entry load of 2.25% shall be applicable). Such switches may however be subject to exit load as applicable in the scheme from where the investments are switched out.

**Exit load: For redemption**

**Load (% of applicable NAV)**

**Exit load: For redemption**

**Load (% of applicable NAV)**

In case of purchases of Rs. 5 Crore or more	Nil
In case of purchases of less than Rs. 5 Crore if redeemed within 1 year from the date of purchase(s) applying first-in first-out basis, (including purchases made through SIP / STP )	1.00%
By a FOF (irrespective of the amount of redemption) (including by way of SIP / STP)	Nil

No entry/exit loads/CDSC will be chargeable in case of switches made between different options of the Scheme.

IDFC-PEF

**Entry load\*: For purchases**

**Load (% of applicable NAV)**

Of less than Rs. 5 Crore (including by way of SIP / STP)	2.25
Of Rs. 5 Crore or more (including by way of SIP / STP)	Nil
By a FOF (irrespective of the amount of purchase)	Nil

A switch-in/STP may also attract Entry Load like any Purchase however no load shall be chargeable on investments switched in by investor from any other Equity Scheme(s) of IDFC Mutual Fund (other than in case of switch-ins of less than Rs. 5 Crores from IDFC Arbitrage Fund, where entry load of 2.25% shall be applicable). Such switches may however be subject to exit load as applicable in the scheme from where the investments are switched out.

<b>Exit load</b>											
<b>For redemption (including through SWP / STAR)</b>	<b>Load (% of applicable NAV)</b>										
Within 1 year from the date of subscription applying First-in first-out basis, (including investments through SIP / STP)	1.00%										
By a FOF (irrespective of the amount of redemption)	Nil										
No entry / exit loads / CDSC will be chargeable in case of switches made between different options of the Scheme.											
<b>IDFC-AF</b>											
<b>During on going offer period</b>											
<b>Entry load*</b>	<b>Load (% of applicable NAV)</b>										
For purchases including by way of switch ins	Nil										
By way of dividend re-investment	Nil										
By a FOF (irrespective of the amount of purchase)	Nil										
<b>Exit load:</b>	<b>Load (% of applicable NAV)</b>										
For redemptions including switch-outs (including switches from both Plan A to Plan B and vice-versa)	0.25% up to 30 days from the date of investment in Plans A and B.										
By a FOF (irrespective of the amount of redemption)	Nil										
There will be no exit load in case of switches made between different options (growth and dividend) within the same plan (i.e. Plan A and Plan B).											
<b>IDFC-QIF - Plan A</b>											
<b>Entry load*</b> Presently there is no entry load in the Scheme.											
<b>Exit load:</b>											
<b>Units Repurchased/Redeemed**</b>	<b>Applicable Exit Load %</b>										
If repurchased on specified transaction date	Nil										
On 45th day after the NFO / specified transaction date	0.75%										
**If the redemption date / pay out date falls on a holiday, the redemption date / payout date would be such other nearest business day that the AMC may deem to be appropriate. Decision of the AMC shall be considered final.											
*No entry load shall be charged in case of direct applications received by the AMC i.e. applications received through internet, submitted to AMC or collection centre/ Investor Service Centre that are not routed through any distributor/agent/broker. It shall also be applicable to additional purchases done directly by the investor under the same folio and switch-in to a scheme from other schemes if such a transaction is done directly by the investor.											
<b>(ii) Recurring expenses</b>											
All plans / sub plans of IDFC-SSIF, IDFC-FRF, IDFC-DBF, IDFC-CF, IDFC-GSF, IDFC-LM, IDFC-LMP and IDFC-QIF - Plan A	<ol style="list-style-type: none"> <li>1. On the first Rs. 100 crores of the Scheme's weekly average net assets, will not exceed 2.25%</li> <li>2. On the next Rs. 300 crores of the Scheme's weekly average net assets, will not exceed 2.00%</li> <li>3. On the next Rs. 300 crores of the Scheme's weekly average net assets, will not exceed 1.75% and</li> <li>4. On the balance of the Scheme's weekly average net assets, will not exceed 1.50%. Recurring expenses incurred in excess of the aforesaid limits will be borne by the AMC.</li> </ol>										
IDFC-ASBF	<p>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.</p> <p>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.</p> <p>Recurring expenses incurred in excess of the aforesaid limits will be borne by the AMC.</p> <p>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.</p>										
IDFC-CEF, IDFC-PEF, IDFC-AF and IDFC-IEF	<p>Recurring expenses will not exceed the following limits per annum:</p> <table border="1"> <thead> <tr> <th><b>Average daily net assets</b></th> <th><b>Maximum, as a % average daily net assets</b></th> </tr> </thead> <tbody> <tr> <td>First 100 crores</td> <td>2.5</td> </tr> <tr> <td>Next 300 crores</td> <td>2.25</td> </tr> <tr> <td>Next 300 crores</td> <td>2.00</td> </tr> <tr> <td>Balance assets</td> <td>1.75</td> </tr> </tbody> </table>	<b>Average daily net assets</b>	<b>Maximum, as a % average daily net assets</b>	First 100 crores	2.5	Next 300 crores	2.25	Next 300 crores	2.00	Balance assets	1.75
<b>Average daily net assets</b>	<b>Maximum, as a % average daily net assets</b>										
First 100 crores	2.5										
Next 300 crores	2.25										
Next 300 crores	2.00										
Balance assets	1.75										
<b>Scheme</b>	<b>Actual Expenses for the financial year ended March 31, 2008</b>	<b>Scheme</b>	<b>Actual Expenses for the previous financial year ended March 31, 2008</b>								
IDFC-SSIF-IP - Plan A	1.35%	IDFC-SSIF - ST - Plan A	0.77%								
IDFC-SSIF-ST- Plan B	0.60%	IDFC-SSIF - ST - Plan C	0.68%								
IDFC-SSIF-ST- Plan D	0.47%	IDFC-CF - Plan B	0.74%								
IDFC-CF- Plan A	0.74%	IDFC-GSF - IP	1.06%								
IDFC-CF- Plan C	0.35%	IDFC-DBF	1.13%								
IDFC-GSF - ST	0.69%	IDFC-FRF - ST - Plan B	0.70%								
IDFC-FRF - ST - Plan A	0.70%	IDFC-SSIF MT	0.55%								

Scheme	Actual Expenses for the financial year ended March 31, 2008	Scheme	Actual Expenses for the previous financial year ended March 31, 2008
IDFC-FRF - Plan C	0.40%	IDFC-GSF PF - Plan B	1.53%
IDFC-GSF PF - Plan A	1.49%	IDFC-FRF LT - Plan B	0.34%
IDFC-FRF LT - Plan A	0.90%	IDFC-PEF	2.24%
IDFC-CEF	2.30%	IDFC-ASBF	0.37%
IDFC-IEF	1.98%	IDFC-LM Plus	0.34%
IDFC-LM	0.55%	IDFC-AF - Plan A	1.67%
IDFC-AF - Plan B	1.18%	IDFC-QIF Plan A - Retail Plan	0.32%
IDFC-QIF Plan A - Institutional Plan	0.22%		

#### Tax treatment for the Investors

#### Tax benefits of investing in the Mutual Fund

As per the taxation laws in force as at the date of this document, some broad income tax implications of investing in the units of the various scheme of the Fund are stated below. The information so stated is based on the Fund's understanding of the tax laws in force as of the date of this offer document, which have been confirmed by its auditors.

The information stated below is only for the purposes of providing general information to the investors and is neither designed nor intended to be a substitute for professional tax advice. As the tax consequences are specific to each investor and in view of the changing tax laws, each investor is advised to consult his or her or its own tax consultant with respect to the specific tax implications arising out of his or her or its participation in the various schemes of the Fund.

Implications of the Income-tax Act, 1961 as amended by the Finance Act 2008

#### (i) To the Mutual Fund

The Fund is a Mutual Fund registered with the Securities and Exchange Board of India and hence, is eligible for the benefits of Section 10(23D) of the Income-tax Act, 1961 ("the Act"). Accordingly, the income of the Fund is exempt from income tax.

The Fund will receive all its income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.

#### a) Securities Transaction Tax (STT)

The Mutual Fund is liable to pay Securities Transaction Tax at prescribed rates on the value of transactions of purchase or sale of specified securities.

The rates of STT are as under:

Nature of transaction	Payable by	Value on which tax shall be levied	Rates %
Delivery based purchase transaction in equity shares or units of equity oriented fund entered in a recognized stock exchange	Purchaser	Value at which shares / units are bought	0.125
Delivery based sale transaction in equity shares or units of equity oriented fund entered in a recognized stock exchange	Seller	Value at which shares / units are sold	0.125
Non-delivery based sale transaction in equity shares or units of equity oriented fund entered in a recognised stock exchange.	Seller	Value at which shares / units are sold	0.025
Transaction for sale of futures in securities, entered in a recognised stock exchange	Seller	Value at which shares / units are sold	0.017
Transaction for sale of an option in securities, entered in a recognised stock exchange (change effective 1 June 2008)#	Seller	The option premium	0.017
Transaction for sale of an option in securities, where the option is exercised, entered in a recognised stock exchange (change effective 1 June 2008)#	Purchaser	The settlement price	0.125
Sale of units on an equity oriented fund to the mutual fund	Seller	Value at which units are sold	0.25

For this purpose, an "equity oriented fund" is defined to mean:

- such funds where the investible funds are invested by way of equity shares in domestic companies to the extent of more than 65 per cent of the total proceeds of such fund; and
- which has been set up under a scheme of mutual fund specified under clause (23D)

The percentage of equity shares holdings of such fund is required to be computed with reference to the annual average of the monthly averages of the opening and closing figures.

# Prior to this date, that is upto 31 May 2008, all transactions in derivatives are subject to STT at a uniform rate of 0.017 per cent, in the hands of the seller. Further, the value of a taxable securities transaction with respect to "option in securities" upto such date shall be the aggregate of the strike price and the option premium of such "option in securities".

**b) Income distribution tax**

No income distribution tax is payable by the Fund, in respect of schemes in the nature of open ended equity oriented fund, in terms of Section 115R of the Act, which deals with tax on income distributable to unitholders of mutual funds.

For this purpose, "open ended equity oriented fund" is defined to mean, inter alia, a fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than 65 % of the total proceeds of such funds. The percentage of equity shares holdings of such fund is required to be computed with reference to the annual average of the monthly averages of the opening and closing figures.

The benefit of exemption from income distribution tax is available to both open ended and close ended equity oriented schemes.

In terms of Section 115R of the Act, where the income is distributed by a debt oriented fund, it is required to pay tax on income distributed by it, as under:

Income distributed to	Effective tax rate (%) (Money Market Mutual Fund or a Liquid Fund)	Effective tax rate (%) (Other)
Individuals and Hindu Undivided Families ('HUFs')	28.325 (tax rate of 25% plus surcharge <sup>1</sup> @ 10% thereon plus additional surcharge by way of education cess @ 3% on the income tax plus surcharge)	14.1625 (tax rate of 12.5% plus surcharge @ 10% thereon plus additional surcharge by way of education cess @ 3% on the income tax plus surcharge)
Persons other than individuals and HUFs	28.325 (tax rate of 25% plus surcharge @ 10% thereon plus additional surcharge by way of education cess @ 3% on the income tax plus surcharge)	22.66 (tax rate of 20% plus surcharge <sup>1</sup> @ 10% thereon plus additional surcharge by way of education cess @ 3% on the income tax plus surcharge)

**c) Service tax**

The Mutual Fund is liable for payment of service tax as recipient of services on various services availed by it. The rate of service tax is 12.36% (tax rate of 10% plus education cess @ 3% of the tax).

**(ii) To the unit holders****a. Tax on income**

In accordance with the provisions of Section 10(35)(a) of the Act, income received by all categories of unit holders in respect of units of the Fund will be exempt from income-tax in their hands. Exemption from income tax under Section 10(35) of the Act would, however, not apply to any income arising from the transfer of these units.

**b. Tax on capital gains**

As per the provisions of Section 2(42A) of the Act, a unit of a Mutual Fund, held by the investor as a capital asset, is considered to be a short-term capital asset, if it is held for 12 months or less from the date of its acquisition by the unit holder. Accordingly, if the unit is held for a period of more than 12 months, it is treated as a long-term capital asset.

**Computation of capital gain**

Capital gains on transfer of units will be computed after taking into account the cost of their acquisition. While calculating long-term capital gains, such cost will be indexed by using the cost inflation index notified by the Government of India.

**Long-term capital gains***Schemes in the nature of equity oriented fund*

As per Section 10(38) of the Act, long-term capital gains arising from the sale of units of an equity oriented fund entered into in a recognised stock exchange or sale of such units 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 are required to include such long term capital gains in computing the book profits and minimum alternated tax liability under Section 115JB of the Act.

*Schemes other than equity oriented fund*

In respect of schemes other than equity oriented funds, the tax implications are as follows:

(i) As per Section 112 of the Act, long-term capital gains on transfer of units are liable to tax at the rate of 20%. Income tax on long-term capital gains on transfer of units shall, however, be limited to 10% of the gains computed without the benefit of cost indexation.

Further, in case of individuals/ HUFs, being residents, where the total income excluding long-term capital gains is below the maximum amount not chargeable to tax<sup>1</sup>, then the difference between the maximum amount not chargeable to tax and total income excluding long-term capital gains, shall be adjusted from long-term capital gains. Therefore only the balance long term capital gains will be liable to income tax at the rate of 20% or 10%.

The tax as calculated above shall be increased by a surcharge as under:

<sup>1</sup> Effective 1 April 2008, it is proposed that the maximum amount of total income, not chargeable to tax would be as under :

Type of person	Maximum amount of income not chargeable to tax
Women below 65 years	Rs. 180,000
Senior Citizens	Rs. 225,000
Other individuals and HUFs	Rs. 150,000

Type of person	Surcharge (%)
Company other than domestic company, with income exceeding Rs.10,000,000 in a year	2.5
Domestic company, firm and artificial juridical person referred to in Section 2(31)(vii) of the Act	10
Individuals, HUFs, Association of Persons or Body of Individuals, whether incorporated or not, where income exceeds Rs. 10 Lacs in a tax year (April to March)	10
Individuals, HUFs, Association of Persons or Body of Individuals, whether incorporated or not, where income does not exceed Rs.10 Lacs (April to March)	Nil

Surcharge is leviable on companies and firms, if their total income is in excess of Rs 10,000,000 in a tax year.

An additional surcharge, by way of education cess, is payable at the rate of 3 per cent on the amount of tax payable plus surcharge, if any, as calculated above. Individuals and HUFs are allowed deduction from total income, inter alia, under section 80C of the Act upto Rs. 1 lac in respect of specific investments made during the year.

(ii) As per the provisions of Section 115AB of the Act, long-term capital gains on transfer of units arising to specified overseas financial organisations being companies, on transfer of units purchased by them in foreign currency shall be liable to tax at an effective tax rate of 10.5575% (10% tax plus 2.5% surcharge<sup>2</sup> thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge). However, such gains shall be computed without the benefit of cost indexation.

In case of long-term capital gains on transfer of units arising to specified overseas financial organisations being persons other than companies, tax shall be chargeable at the effective tax rate of 11.33% (10% tax plus 10% surcharge<sup>3</sup> thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge).

(iii) As per the provisions of Section 115AD of the Act, long-term capital gains on transfer of units arising to Foreign Institutional Investors (FIs), being foreign companies, shall be liable to tax at the effective tax rate of 10.5575% (10% tax plus 2.5% surcharge<sup>4</sup> thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge). However, such gains shall be computed without the benefit of cost indexation and currency fluctuation.

In case of long-term capital gains on transfer of units arising to Foreign Institutional Investors (FI) not being companies, tax shall be chargeable at the effective tax rate of 11.33% (10% tax plus 10 % surcharge<sup>5</sup> thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge).

#### Short-term capital gains

##### *Schemes in the nature of equity oriented fund*

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 would be taxed at 15% effective 1 April, 2008 (instead of the earlier rate of 10%), provided such transaction of sale is chargeable to securities transaction tax.

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

- 10% in case of non-corporate unit holders (excluding partnership firms), where the total income exceeds Rs. 1,000,000;
- 10% in case of resident corporate unit holders, and
- 2.5% in case of non-resident corporate 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% 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 tax<sup>6</sup>, 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 rate of 15% (effective 1 April, 2008) plus surcharge, if applicable and education cess.

##### *Schemes other than equity oriented fund*

i) Short-term capital gains arising to partnership firms and domestic companies, are taxable at the rate of 33.99% (30% tax plus 10% surcharge<sup>7</sup> thereon plus additional surcharge of 3 % by way of education cess on the tax plus surcharge)

ii) Short-term capital gains arising to FIs, being foreign companies, are taxable at 31.6725% (30% tax plus 2.5% surcharge<sup>8</sup> on tax plus additional surcharge of 3% by way of education cess on the tax plus surcharge).

Short-term capital gains arising to FIs, other than foreign companies, are taxed at the rate of 33.99% (30% tax plus 10% surcharge<sup>9</sup> on tax plus additional surcharge of 3% by way of education cess on the tax plus surcharge).

<sup>2</sup>Assuming that the total income of unit holder is in excess of Rs. 10,000,000 in a tax year

<sup>3</sup>Assuming that the total income of unit holder is in excess of Rs. 1,000,000 in a tax year

<sup>4</sup>Assuming that the total income of unit holder is in excess of Rs. 10,000,000 in a tax year

<sup>5</sup>Assuming that the total income of unit holder is in excess of Rs. 1,000,000 in a tax year

<sup>6</sup>Effective 1 April 2008, it is proposed that the maximum amount of total income, not chargeable to tax would be as under :

Type of person	Maximum amount of income not chargeable to tax
Women below 65 years	Rs. 185,000
Senior Citizens	Rs. 225,000
Other individuals and HUFs	Rs. 150,000

<sup>7</sup>Assuming that the total income of unit holder is in excess of Rs. 10,000,000 in a tax year

<sup>8</sup>Assuming that the total income of unit holder is in excess of Rs. 10,000,000 in a tax year

<sup>9</sup>Assuming that the total income of unit holder is in excess of Rs. 1,000,000 in a tax year

iii) Short-term capital gains arising to individuals and HUFs are taxable on progressive basis, as per the slabs of income given below:

*In case of persons other than women and senior citizens*

Where total income for a tax year (April to March) is less than or equal to Rs. 150,000	Nil
Where such total income is more than Rs. 150,000 but is less than or equal to Rs. 300,000	10 % of the amount by which the total income exceeds Rs. 150,000
Where such total income is more than Rs. 300,000 but is less than or equal to Rs. 500,000	Rs. 15,000 plus 20 % of the amount by which the total income exceeds Rs. 300,000
Where such total income is more than Rs. 500,000	Rs. 55,000 plus 30 % of the amount by which the total income exceeds Rs. 500,000

*In case of women below 65 years of age:*

Where total income for a tax year (April to March) is less than or equal to Rs. 180,000	Nil
Where such total income is more than Rs. 180,000 but is less than or equal to Rs. 300,000	10 % of the amount by which the total income exceeds Rs. 180,000
Where such total income is more than Rs. 300,000 but is less than or equal to Rs. 500,000	Rs. 12,000 plus 20 % of the amount by which the total income exceeds Rs. 300,000
Where such total income is more than Rs. 500,000	Rs. 52,000 plus 30 % of the amount by which the total income exceeds Rs. 500,000

*In case of senior citizens (i.e. citizens above 65 years of age)*

Where total income for a tax year (April to March) is less than or equal to Rs. 225,000	Nil
Where such total income is more than Rs. 225,000 but is less than or equal to Rs. 300,000	10 % of the amount by which the total income exceeds Rs. 225,000
Where such total income is more than Rs. 300,000 but is less than or equal to Rs. 500,000	Rs. 7,500 plus 20 per cent of the amount by which the total income exceeds Rs. 300,000
Where such total income is more than 500,000	Rs. 47,500 plus 30 per cent of the amount by which the total income exceeds Rs. 500,000

Surcharge at the rate of 10% is leviable on individual/ HUF, if their total income is in excess of Rs. 1,000,000, in a tax year. An additional surcharge, by way of education cess, is payable at the rate of 3 % on the amount of tax payable plus surcharge, if any, as calculated above. Individuals and HUFs are allowed deduction from total income, inter alia, under section 80C of the Act upto Rs. 1 lac in respect of specific investments made during the year.

iv. The short-term capital gains arising to a local authority, being a resident, are taxed at the effective rate 30.90 % (30 % tax plus additional surcharge of 3 % by way of education cess on the tax)

v. Short-term capital gains arising to a cooperative society, being a resident, are taxable on a progressive basis as under:

Where total income for a tax year (April to March) is less than or equal to Rs. 10,000	10% of the total income
Where such total income is more than Rs. 10,000 but is less than or equal to Rs. 20,000	Rs. 1,000 plus 20 % of the amount by which the total income exceeds Rs. 10,000
Where such total income is more than Rs. 20,000	Rs. 3,000 plus 30 % of the amount by which the total income exceeds Rs. 20,000

Additional surcharge of 3 % by way of education cess, is chargeable on the tax.

vi. Short-term capital gains arising to a foreign company (other than an FI) including overseas financial organizations covered under Section 115AB of the Act and OCBs will be taxable at the effective tax rate of 42.23% (40% tax plus 2.5% surcharge<sup>10</sup> thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge).

#### **Non-residents**

In case of non-resident unit holder who is a resident of a country with which India has signed a Double Taxation Avoidance Agreement (which is in force) income tax is payable at the rates provided in the Act, as discussed above, or the rates provided in the such agreement, if any, whichever is more beneficial to such non-resident unit holder.

#### **Investment by Minors**

Where sale / repurchase is made during the minority of the child, tax will be levied on either of the parents, whose income is greater, where the said income is not covered by the exception in the proviso to Section 64(1A) of the Act. When the child attains majority, such tax liability will be on the child.

#### **Losses arising from sale of units**

- As per the provisions of section 94(7) of the Act, loss arising on transfer of units, which are acquired within a period of three months prior to the record date (date fixed by the Fund for the purposes of entitlement of the unit holder to receive the income from units) and sold within a period of nine months after the record date, shall not be allowed to the extent of income distributed by the Fund in respect of such units.
- As per the provisions of section 94(8) of the Act, where any units ("original units") are acquired within a period of three months prior to the record date (date fixed by the Fund for the purposes of entitlement of the unitholder to receive bonus units) and any bonus units are allotted (free of cost) based on the holding of the original units, the loss, if any, on sale of the original units within a period of nine months after the record date, shall be ignored in the computation of the unit holder's taxable income. Such loss will however, be deemed to be the cost of acquisition of the bonus units.
- The long-term capital loss suffered on sale / repurchase of any units shall be available for set off against long-term capital gains arising on sale of other assets and balance long-term capital loss shall be carried forward separately for set off only against long-term capital gains in subsequent years. However, each unit holder is advised to consult his / her or its own professional tax advisor before claiming set off of long-term capital loss arising on sale / repurchase of units of an equity oriented fund referred to above, against long-term capital gains arising on sale of other assets.

<sup>10</sup>Assuming that the total income of unit holder is in excess of Rs. 10,000,000 in a tax year

- Short-term capital loss suffered on sale / repurchase of any units shall be available for set off against both long-term and short-term capital gains arising on sale of other assets and balance short-term capital loss shall be carried forward for set off against capital gains in subsequent years.
- Carry forward of losses is admissible maximum upto eight assessment years.

#### Exemption from long term capital gains

In respect of long term capital gains arising from sale of units in respect of schemes other than equity oriented fund schemes, exemption may be claimed as under:

As per the provisions of section 54EC of the Act, long-term capital gains arising on transfer of units shall be exempt from tax to the extent such capital gains are invested, within a period of six months of such transfer, in acquiring specified bonds and remain so invested as specified. However, investment ceiling in the notified bonds has been restricted to Rs 50 lakhs per investor in any financial year.

Bonds to be issued by National Highways Authority of India and the Rural Electrification Corporation Limited on or after 1 April 2008 and redeemable after three years would be eligible investments for this purpose, with effect from 1 April 2008.

#### c. Tax withholding on capital gains

Capital gains arising to a unit holder on repurchase of units by the Fund should attract tax withholding as under :

- No tax needs to be withheld from capital gains arising to a FII on the basis of the provisions of Section 196D of the Act.
- In case of non-resident unit holder who is a resident of a country with which India has signed a double taxation avoidance agreement (which is in force) the tax should be deducted at source under Section 195 of the Act at the rate provided in the Finance Act of the relevant year or the rate provided in the said agreement, whichever is beneficial to such non-resident unit holder. However, such a non-resident unit holder will be required to provide appropriate documents to the Fund, to be entitled to the beneficial rate provided under such agreement.
- No tax needs to be withheld from capital gains arising to a resident unit holder on the basis of the Circular no. 715 dated 8 August 1995 issued by the CBDT.

Subject to the above, the provisions relating to tax withholding in respect of gains arising from the sale of units of the various schemes of the fund are as under:

##### *Schemes in the nature of equity oriented fund*

- No tax is required to be withheld from long term capital gains arising from sale of units in equity oriented fund schemes, that are subject to Securities Transaction Tax.
- In respect of short-term capital gains arising to foreign companies (including Overseas Corporate Bodies), the Fund is required to deduct tax at source at the effective tax rate of 15.836% (15% tax plus 2.5% surcharge<sup>11</sup> thereon plus additional surcharge of 3 percent by way of education cess on the tax plus surcharge).
- In respect of short-term capital gains arising to non-resident individual unit holders, the Fund is required to deduct tax at source at the effective tax rate of 16.995%, (15% tax plus 10% surcharge<sup>12</sup> thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge).

##### *Schemes other than equity oriented funds*

- The Fund is required to withhold tax at the effective tax rate of 10.5575% (10% tax plus 2.5% surcharge<sup>13</sup> thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge) from long-term capital gains on units purchased in foreign currency arising to non-resident unitholders, being specified overseas financial organizations, that are companies, in terms of Section 196B of the Act.
- The Fund is required to withhold tax at the rate of 22.66% (20% tax plus 10% surcharge<sup>14</sup> thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge) from long-term capital gains arising to non-resident individual unit holders.
- In respect of short-term capital gains arising to foreign companies (other than FII's and overseas financial organisation but including OCBs), the Fund is required to deduct tax at source at the rate of 42.23% (40% tax plus 2.5% surcharge<sup>15</sup> thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge).
- In respect of short-term capital gains arising to non-resident individual unit holders, the Fund is required to deduct tax at source at the rate of 33.99% (30% tax plus 10% surcharge<sup>16</sup> thereon plus additional surcharge of 3% by way of education cess on the tax plus surcharge).

#### d. Wealth tax

Units held under the Schemes of the Fund are not treated as assets within the meaning of Section 2(ea) of the Wealth Tax Act, 1957 and therefore, not liable to wealth-tax.

#### e. Securities transaction tax

The investor is required to pay STT on the following transactions in respect of units of equity oriented schemes of the fund.

Nature of transaction	Tax rate (%)
Delivery based purchase transaction in equity shares or units of equity oriented fund entered in a recognized stock exchange	0.125
Delivery based sale transaction in equity shares or units of equity oriented fund entered in a recognized stock exchange	0.125
Non-delivery based sale transaction in equity shares or units of equity oriented fund entered in a recognised stock exchange.	0.025
Sale of units of an equity oriented fund to the mutual fund	0.25

Value of taxable securities transaction in case of units shall be the price at which such units are purchased or sold.

#### **Rebate/deduction on account of STT**

Upto 31 March 2008, deduction on account of STT was allowed only by way of rebate under section 88 of the Act. STT was specifically excluded from being allowed as deduction in computing Business income. Now deduction in respect of STT is allowed in the computation of business income. This is subject to the condition that such income from taxable securities transaction is included in computing such business income.

#### Net asset value (NAV) publication

The NAV will be declared on a daily basis and will be published in 2 newspapers. NAV can also be viewed on [www.idfcmf.com](http://www.idfcmf.com) and [www.amfiindia.com](http://www.amfiindia.com). You can also contact us on our call free number 1-800-226622.

<sup>11</sup> Assuming that the total income of unit holder is in excess of Rs. 10,000,000 in a tax year

<sup>12</sup> Assuming that the total income of unit holder is in excess of Rs. 1,000,000 in a tax year

<sup>13</sup> Assuming that the total income of unit holder is in excess of Rs. 10,000,000 in a tax year

<sup>14</sup> Assuming that the total income of unit holder is in excess of Rs. 1,000,000 in a tax year

<sup>15</sup> Assuming that the total income of unit holder is in excess of Rs. 10,000,000 in a tax year

<sup>16</sup> Assuming that the total income of unit holder is in excess of Rs. 1,000,000 in a tax year

**For Investor grievances please contact****Name and address of registrar****Computer Age Management Services Private Limited**

A and B , Lakshmi Bhawan, 609, Anna Salai, Chennai - 600006. Tel No. 044-28293292

Name	Region	Address and contact number
<b>Sunil Aryamane</b>	West	90 M. G. Road, Fort , Mumbai 400 001. Fax: 022-22693365. Tel. 91-22- 2267 4160 Email: sunil.aryamane@idfcmf.com
<b>Vijith Raghavan</b>	East	Oswal Chambers, 1st Floor, 2 Church Lane, Kolkata 700 001. Fax: 033-22882045. Tel. 91-33-2288 1686 Email: vijith.raghavan@idfcmf.com
<b>Chetan Mankame</b>	North	4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi 110001, Tel: 91- 11- 23326669, 41513040. Email: chetan.mankame@idfcmf.com
<b>Shaji Perincheri</b>	South	Maalavika Centre, Old no. 144/145, New No. 60, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. Email: shaji.perincheri@idfcmf.com

**Unitholders' information**

Account statements (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors.

Notwithstanding anything contained in the Offer Document the provisions of SEBI (Mutual Funds) Regulations 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres / distributors or brokers.

Printed on : May 30, 2008

**CAMS TRANSACTION POINTS**

(Only for Repurchase / Switch Out)

• AGR: No. 8, II Floor, Maruti Tower, Sanjay Place, Uttarpradesh, Agra, Pin code: 282002. Phone: 0562-324 0202, 324 2267 • AKOLA: Opp. Rit Science College, Civil Lines, Akola - 444001 Phone : 724-3203830 • ANANTAPUR: 15-570-33, I Floor, Pallavi Towers, Anantapur - 515 001 A.P. Phone: 8554-326980/326921 • ANKLESHWAR: G-34, Ravi Complex, Valia Char Rasta, G.I.D.C. Ankleshwar: Bharuch -393 002. Phone: 02646-310206/310207 • AJMER: Shop No.S-5, Second Floor Swami Complex, Ajmer - 305 001. Phone: 0145-329 2040. • AHMEDNAGAR: 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar, Maharashtra, Pin code: 414 001,Phone: 241- 320 4221, 320 4309 • ALLAHABAD: No.7 1st Floor, Bihari Bhawan, 3 , S.P. Marg, Civil Lines, Allahabad-211001. Phone:0532-3291273/3291274 • ALWAR: 256A, Scheme No:1, Arya Nagar, Alwar-301001. Phone:0144-3200451 • ALIGARH: City Enclave, Kumar Nursing Home, Ramghat Road, U.P. Aligarh-202001. 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Phone: 0831-329 9598 • BEHRAMPUR: 1st Flr., Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Ganjam Dt, Berhampur-760001, Orissa : Phone: 0680-320923/3205855 • BHATINDA: 2907 GH,GT Road, Near Zila Parishad, Punjab, Bhatinda, Pin code: 151001. Phone: 164-320 4511, 320 4170 • BHAVNAGAR: 305-306, Sterling Point, Waghawa Road, Opp. HDFC Bank Bhavnagar - 364002. Tel. No.: (Off) 0278 - 3004641 • BHAGALPUR: Dr R P Road ,Khalifabag Chowk, Bhagalpur-812001 Phone: 64-3209093/3209094 • BHUJ: Data Solution, Office No:17, 1st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch-370001 Phone: 02832-320762/320924 • BHILAI: 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490 020 Phone: 0788-3299 040, 3299 049. • BHILWARA: C/o Kodwani & Associates, F-20-21, Apsara Complex, Azad Market, Bhilwara-311001. Phone: 01482-320809/231808 • BHOPAL: C-12, Near City Bank, Above Delhi Prakashan Agency, Zone-I, M.Nagar, Bhopal - 462011 (M.P.). Phone: 0755 - 329 5878 / 329 5873. • BOKARO: HC -3, 1st Floor, City Centre, Sector-4, Bokaro Steel City, Bokaro - 827004. State: - Jharkhand. Phone. 06542 - 324 881 / 326 322 • BURDWAN: 399, G T Road, Opposite of Talk of the Town Burdwan - 713101. Phone: 0342 -320 7001/3207077. • CALCUTTA: 17/28, H 1st Floor, Manama Building, Mavoor Road, Calicut - 673 001. Phone: 0495 - 325 5984. • CUTTACK: Near Allahabad Bank, Cantonment Road, Cuttack - 753001. Phone: 0671 - 329 9576. • DAVENEGERE: 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-577002. Phone:08192-326226/326227 • DHANBAD: Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad - 826 001. Phone: 0326 - 3290217. • DHULE: H. No. 1793 /A, J.B. Road, Near Tower Garden, Maharashtra Dhule-424 001. Phone: 329902/329903 • DEOGHAR: S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112 Phone : 6432-320227/320827. • DEHRADUN: 204/121 Nari Ship Mandir Marg , Old Connaught Place Dehradun - 248001. Phone: 0135 - 325 1357, 325 8460 • ERODE: 199/1, Broug Road (Near Sivanrajani Hotel) Erode -638001. Phone - 0424 - 320 7730 / 3207733. • FARIDHABAD: B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001. Phone:0129/3241148/32411470 • GHAZIABAD: 207/A-14, IInd Floor, Devika Chamber, RDC, Raj nagar, Gazhiabad-201002. Phone: 0120-3266917/3266918 • GORAKHPUR: Shop No.3, Second Floor, Cross Road, A.D. Chowk, Bank Road Gorakhpur - 273 001. Phone: 0551 - 329 4771. • GUNTUR: • Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel Guntur - 522 002. Phone: 0863 - 325 2671. • GURGAON: SCO - 17, 3rd Floor, Sector-14, Gurgaon-122001. Phone: 0124-326 3763/326 3833 • GWALIOR: 1st Floor, Singhal Bhawan, Daji Vitthal Ka Bada, Old High Court Road, Gwalior - 474001. Phone: 0751 - 320 2873 /3202311 • GULBARGA: Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga - 585 101. Karnataka. Phone: 8472-310119/310523 • GUWAHATI: Old post office lane, A. K. Azad Lane Rehabori, Guwahati -781008. Phone: 0361 - 260 7771 / 213 9038. • HAZARIBAG: Municipal Market, Annanda Chowk, Hazaribagh - 825301. Phone: 6546-320251/320250 • HISAR: 12, Opp. Bank of Baroda, d Square Market, Hisar - 125001. Haryana. Phone: 1662-329580/315546 • HOSUR: Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur-635109. Phone: 04344-321002/321004 • HUBLI: 206 & 207, 'A' Block 1st Floor, Kundagol Complex, Opp. Court, Club Road. Hubli - 580029. 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Phone: 474-3248376/3248377 • KOLHAPUR: AMD Sofex Office No.7, 3rd Floor , Ayodhya Towers , Station Road Kolhapur - 416 001 • KOTTAYAM: Door No. IX / 1276 , Amboorans Building, Manorama Junction, Kottayam - 686 001. Ph: -0481 - 3207011 / 3206093 • KUMBHAKONAM: Jaijani Complex, 47, Mutt Street, Tamil Nadu Kumbakonam - 612001. Phone: 435-3200912/3200911 • KURNOOL: H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool - 518 004 A.P. Phone: 8518-312 978/312 970 • LATUR: Kore Complex, 2nd Cross Kapad Line, Near Shegav Patsanatha, Latnr - 413 512 Maharashtra Phone : 2382-341927/341507 • MANIPAL: Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar, Manipal - 576104. Phone: 0820 - 325 5827 • MATHURA: 159/160 Vikas Bazar, Mathura-281001. Phone: 0565-3207007/3206959 • MEHSANA: 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384 002. Gujarat Phone: 2762-323985/323117 • MEERUT: 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut - 250 002. 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### Registrar

Computer Age Management Services Private Limited

Ground floor, 178/10, Kodambakkam High Road,

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Tel. + 91 - 44 - 2828 3606/ 07

Registration No. INR 000002813

### Custodian

Deutsche Bank AG

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### Auditors

BSR & Co

KPMG House, Kamala Mills Compound

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